



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

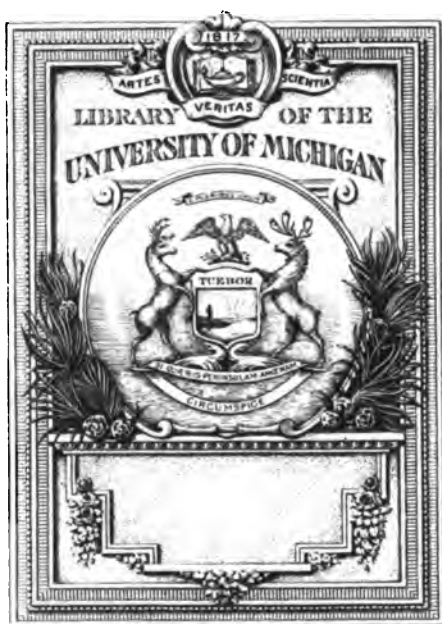
We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

B 51026 2



J
87
.M55

JOINT DOCUMENTS

OF THE

STATE OF MICHIGAN,
Legislature

FOR THE YEAR 1873.

VOL. 3.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

54698

CONTENTS.

1. Michigan Insurance Report for 1874. Part I.—Fire and Marine.
2. Michigan Insurance Report for 1874. Part II.—Life.
3. Annual Report of the Board of State Auditors of the State of Michigan, for the year 1873.
4. Annual Report of the Attorney General of the State of Michigan, for the year 1873.
5. Annual Report of the Superintendent of the St. Mary's Falls Ship Canal, for the year 1873.
6. Abstract of the Annual Reports of the County Superintendents of the Poor of the State of Michigan, for the year ending September 30, 1873.
7. First Annual Abstract of the Annual Reports of the Sheriffs, relating to the Population of the Jails in the State of Michigan, for the year ending September 30, 1873.
8. First Annual Abstract of Statistical Information Relative to the Insane, Deaf, Dumb, and Blind, in the State of Michigan, for the year ending September 30, 1873.

JOINT DOCUMENTS.

FOURTH
ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF MICHIGAN.

[Year Ending December 31, 1878.]

PART I.:
FIRE AND MARINE INSURANCE.

BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

INDEX.

COMMISSIONER'S REPORT.

	PAGE.
FOURTH ANNUAL REPORT, PART I., 1874,	i
COMPANIES WITHDRAWN	i
IMPAIRED COMPANIES,	ii
COMPANIES ADMITTED,	ii
LOCATION BY STATES OF AUTHORIZED COMPANIES,	iii
BUSINESS IN MICHIGAN DURING 1873,	iii
by Mutual Companies of this State,	iii
by Stock Insurance Companies of Michigan,	iv
by Companies of other States, etc.,	v
summary of losses and gains on,	vi
per cent profit on combined,	vii
RETROSPECT OF THE BUSINESS DURING FOUR YEARS LAST PAST,	vii and viii
RATES OF PREMIUM CHARGED IN MICHIGAN,	viii to x
READING POLICIES,	x
MUTUAL COMPANIES,	
register of,	2
abstract of reports of	3 to 5
STOCK COMPANIES,	
register of,	26 to 29
entire business of,	xi
aggregate income of,	xi
aggregate expenditures of,	xi
average per cent of dividends on Capital of,	xi
PREVENTION OF FIRES,	xii
SERVICE OF PROCESS,	xii
TAXATION OF PREMIUMS BY MUNICIPALITIES,	xiii
ADMITTED ASSETS,	xiii
PUT UP MORTGAGES,	xiv
SPECIAL DEPOSITS,	xv to xvii
GENERAL DEPOSITS,	xvii
RE-INSURANCE RESERVE,	xviii to xxi
UNAUTHORIZED COMPANIES—ILLEGAL INSURANCE, etc.,	xxii to xxv
CHICAGO FIRE, JULY 14, 1874,	xxv to xxvi

[See Index to Statistical Tables.]

INDEX TO STOCK FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	STATISTICAL TABLES.					Detailed Statement.
	III.	IV.	V.	VI.		
	Michigan Business.	Summary of Standing.	Income and Expenditures.	Risks and Rates.	Appendix to Table VI. Risks & Rates.	
	PAGE.					
Ætna, Hartford, Conn.....	6	12	18	22	25	38
Agricultural, Watertown, N. Y.....	6	12	18	22		41-43
Allemannia, Cleveland, O.....	6					
Allemannia, Pittsburgh, Pa.....	6	12	18	22		45
Amazon, Cincinnati, O.....	6	12	18	22	25	46
American, Chicago, Ill.....	6	12	18	22		48
American Central, St. Louis, Mo.....	6	12	18	22	25	50
Arctic, New York, N. Y.....	6					
Armenia, Pittsburgh, Pa.....	6	12	18	22		51
Atlantic, Brooklyn, N. Y.....	6	12	18	22		52
Atlantic F. & M., Providence, R. I.....	6	12	18	22	25	54
Atlantic & Pacific, Chicago, Ill.....	6	12	18	22		56
Atlas, Hartford, Conn.....	6	12	18	22		57
Aurora F. & M., Cincinnati, O.....	6	12	18	22		59
Black River, Watertown, N. Y.....	6	12	18	22		61-63
Brewers' Fire of N. A., Milwaukee, Wis.....	6	12	18	22		63
Brewers' & Maltsters', New York, N. Y.....	6	12	18	22	25	64
Buffalo German, Buffalo, N. Y.....	6	12	18	22		66
Capital City, Albany, N. Y.....	6	12	18	22		68
Citizens, New York, N. Y.....	6	12	18	22		69
Clay F. & M., Newport, Ky.....	6	12	18	22		71
Commerce, Albany, N. Y.....	6	12	18	22		73
Commerce Fire, New York, N. Y.....	6	12	18	22	25	74
Commercial Union Ass. Co., London, Eng.....	8			24		196-198.
Connecticut Fire, Hartford, Conn.....	6	12	18	22		76
Continental, New York, N. Y.....	6	12	18	22		77
Detroit Fire & Marine, Detroit.....	6	12	18	22	25	82
Equitable F. & M., Providence, R. I.....	6	12	18	22	25	79
Exchange Fire, New York, N. Y.....	6	12	18	22	25	81
Fairfield County Fire, South Norwalk, Conn.....	6	12	18	22		83
Fire Association, Philadelphia, Pa.....	6	12	18	22		85
Firemen's Fund, San Francisco, Cal.....	6	12	18	22	25	86
Franklin Fire, Philadelphia, Pa.....	6	12	18	22		88

NAME OF COMPANY.	STATISTICAL TABLES.					Detailed Statement.
	III.	IV.	V.	VI.		
	Michigan Business.	Summary of Standing.	Income and Expenditures.	Risks and Rates.	Appendix to Table V I. Risks & Rates.	
	PAGE.					
German, Erie, Pa.	6	12	18	23	-----	90-91
German American, New York, N. Y.	6	12	18	23	25	92
Germania Fire, New York, N. Y.	6	12	18	23	-----	94
Germania, F. & M., Cincinnati, O.	6	12	18	23	-----	96
Girard F. & M., Philadelphia, Pa.	6	12	18	23	-----	97
Glens Falls, Glens Falls, N. Y.	6	12	18	23	-----	99
Globe, Cincinnati, O.	6	12	18	23	25	101
Globe, Chicago, Ill.	6	12	18	23	-----	102
Hamburg Bremen, Hamburg, Ger.	8	-----	-----	24	-----	199-200
Hanover Fire, New York, N. Y.	6	12	18	23	-----	103
Hartford Fire, Hartford, Conn.	6	12	18	23	-----	105
Hibernia, Cleveland, O.	6	12	18	23	-----	107
Hoffman, New York, N. Y.	6	14	18	23	-----	109
Home, New York, N. Y.	6	14	18	23	-----	110
Home, Columbus, O.	6	14	18	23	-----	113
Howard, New York, N. Y.	8	14	18	23	25	115
Humboldt, Newark, N. J.	8	14	18	23	-----	116
Imperial, London, Eng.	8	-----	-----	24	-----	202
Insurance Co. of N. A., Philadelphia, Pa.	8	14	20	23	25	118
Irving, New York, N. Y.	8	14	20	23	-----	120
Lamar, New York, N. Y.	8	14	20	23	25	121
Lancaster, Lancaster, Pa.	8	14	20	23	-----	123
Lancashire, Manchester, Eng.	8	-----	-----	24	-----	203
Liverpool & London & Globe, Liverpool, Eng.	8	-----	-----	24	-----	204-206
London Assurance Corporation, London, Eng.	10	-----	-----	24	-----	206
Lorillard, New York, N. Y.	8	14	20	23	-----	125
Manhattan Fire, New York, N. Y.	8	14	20	23	25	126
Mechanics' & Traders, New York, N. Y.	8	14	20	23	25	128
Mercantile, Cleveland, O.	8	14	20	23	25	130.
Mercantile Fire, New York, N. Y.	8	14	20	23	-----	131
Mercantile Mutual New York, N. Y.	8	14	20	23	25	133
Merchants, Newark, N. J.	8	14	20	23	-----	135
Merchants, Providence, R. I.	8	14	20	23	25	137
Meriden Fire, Meriden, Conn.	8	14	20	23	-----	138
Michigan State, Adrian, Mich.	6	12	18	22	-----	83
Narragansett F. & M., Providence, R. I.	8	14	20	23	-----	140
National Fire, Hartford, Conn.	8	14	20	23	-----	142
National Fire, New York, N. Y.	8	14	20	23	-----	144
National Fire, Philadelphia, Pa.	8	14	20	23	-----	146
Newport F. & M., Newport, R. I.	8	14	20	23	25	147
New York Central, Union Springs, N. Y.	8	14	20	23	-----	149
Niagara Fire, New York, N. Y.	8	14	20	23	-----	150

NAME OF COMPANY.	STATISTICAL TABLES.					Detailed Statement.
	III.	IV.	V.	VI.		
	Michigan Business.	Summary of Standing.	Income and Expenditures.	Risks and Rates.	Appendix to Table VI. Risks & Rates.	
	PAGE.					
North British & Mercantile, London and Edinburgh	10			24		209
Northwestern National, Milwaukee, Wis.....	8	14	20	23	25	152
Orient, Hartford, Conn.....	8	14	20	23		154
Orient Mutual, New York, N. Y.....	8	14	20	23	25	156
Pacific Mutual, New York, N. Y.....	8	14	20	24	25	158
Penn Fire, Philadelphia, Pa.....	8	14	20	24		160
Pennsylvania Fire, Philadelphia, Pa.....	8	14	20	24		161
People's, Newark, N. J.....	8	14	20	24		163
Phenix, Brooklyn, N. Y.....	8	14	20	24	25	165
Phoenix, Hartford, Conn.....	8	14	20	24		167
Providence Washington, Providence, R. I.....	8	14	20	24		169
Queen, Liverpool, Eng.	10			24		210-212
Relief, New York, N. Y.....	8					
Republic, New York, N. Y.....	8					
Rochester German, Rochester, N. Y.....	8	14	20	24	25	171
Royal, Liverpool, Eng.....	10			24		213
Scottish Commercial, Glasgow, Scot.....	10			24		214-216.
Springfield F. & M., Springfield, Mass.....	8	14	20	24		172
Standard Fire, New York, N. Y.....	8	14	20	24		174
Star Fire, New York, N. Y.....	8	14	20	24		176
St. Joseph F. & M., St. Joseph, Mo.....	8	14	20	24	25	178
St. Nicholas, New York, N. Y.....	8	14	20	24		180
St. Paul F. & M., St. Paul, Min.....	8	14	20	24	26	181
State, Lansing.....	6	12	18	23		85
Sun, Cleveland, O.....	8	16	20	24		183
Traders', Chicago, Ill.....	8	16	20	24	26	185
Tradesmen's Fire, New York, N. Y.....	8	16	20	24	26	187
Watertown Fire, Watertown, N. Y.....	8	16	20	24		188
Western Assurance Co., Toronto, Canada.....	10			24	26	217
Westchester Fire, New Rochelle, N. Y.....	8	16	20	24		190
Williamsburg City Fire, Brooklyn, N. Y.....	8	16	20	24	26	192

FOURTH ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

PART I.—FIRE AND MARINE INSURANCE.

STATE OF MICHIGAN, }
INSURANCE BUREAU, }
Lansing, May 15th, 1874. }

HON. JOHN J. BAGLEY, *Governor of Michigan* :

SIR,—On the 28th day of February last I issued and circulated a preliminary Report, giving a summary of the financial standing, at the close of the year 1873, of each Stock Fire and Fire-Marine Insurance Company doing business in Michigan. Similar preliminary statements have been issued and distributed throughout the State each year since the organization of this department, in order to furnish early information of the condition of companies in advance of the regular Report required by law.

I now have the honor to submit Part I. of my Fourth Annual Report, showing, in detail, the condition of all the Fire and Fire-Marine Insurance Companies (authorized in this State), Dec. 31, 1873, and their transactions for the year ending on that day.

COMPANIES WITHDRAWN.

Since the date of the last Report (May 10, 1873), twelve companies* have withdrawn from the State.

*NAME AND LOCATION OF COMPANIES WITHDRAWN.

NAME.	LOCATION.	REASONS OF WITHDRAWAL.
Alemannia.....	Cleveland, O.	Voluntary.
Alps.....	Erie, Pa.	Collapsed.
Arctic.....	New York, N. Y.	Voluntary.
Atlantic.....	Brooklyn, N. Y.	Impaired.
Exchange.....	New York, N. Y.	Impaired.
Narragansett F. & M.	Providence, R. I.	Impaired.
North Missouri.....	Macon, Mo.	Authority revoked. October 26, 1874.
Relief.....	New York, N. Y.	Voluntary.
Republic (of Underwriters Agency)	New York, N. Y.	Voluntary.
St. Nicholas.....	New York, N. Y.	Impaired.
State.....	Hannibal, Mo.	Voluntary.
Union.....	Bangor, Me.	Voluntary.

IMPAIRED COMPANIES.

By reference to Table IV., pages 12 to 17 inclusive, it may be seen that seven of the companies, whose condition is there shown, were impaired beyond the limit of the law, viz.: Agricultural, Atlantic, Black River, Exchange Fire, German, Narragansett F. & M., and St. Nicholas. The Agricultural, Black River, and German Insurance Companies, subsequent to the filing of their annual statements, submitted supplemental reports showing an improved condition, and were authorized. In justice to the "Atlantic," "Exchange," and "St. Nicholas" Insurance Companies, of New York, it should be stated that the impairment of their capitals beyond the limit of the statute, as shown in Table IV., pages 12-15, is the result of the application of the rule laid down in Act No. 149 of 1873, viz.: That when the re-insurance reserve, as computed at fifty per cent of unexpired premiums on risks running one year or less, and a *pro rata* of unexpired premiums on term policies, is less than forty per cent of the premiums received during the year, then in such case the reserve shall be the whole of the premiums on all unexpired risks.

COMPANIES ADMITTED.

Since January 1, 1874, twelve companies have filed application statements, and are duly authorized to transact business in this State. These companies do not enter into the tabulations or detailed statements of this Report, but the following* summary statement of their condition is compiled from their applications on file.

Two mutual fire insurance companies have been duly organized since January 1, 1874, under the provisions of Act No. 82 of the Legislature of the State of Michigan, approved April 15, 1873. As the net results of withdrawals, admissions, and incorporations, there are now one hundred and forty-three companies authorized to do fire and inland navigation insurance business in Michigan, comprising thirty-three mutual, and three stock companies of this State, two mutual marine, and ninety-four stock fire and fire-marine companies of other States, and eleven companies of foreign governments. These are located as follows:

* COMPANIES ADMITTED SINCE JANUARY 1, 1874.

ADMITTED.	NAME AND LOCATION.	Cash Capital.	Net Assets.	Liabilities not including Capital.	Surplus as to Policy-Holders.	* Surplus over, or Impairment of Capital.
April 9, 1874.....	City, Providence, R. I.....	\$100,000	\$180,829 06	\$73,226 59	\$107,602 56	+\$7,602 56
March 17, 1874.....	Citizens, Newark, N. J.....	200,000	382,504 59	113,731 43	218,773 11	+13,773 11
May 18, 1874.....	Columbia Fire, N. Y. c'y, N. Y.	300,000	401,773 15	58,594 32	318,173 83	+13,173 83
March 9, 1874.....	Faneuil Hall, Boston, Mass..	200,000	274,124 23	62,759 59	212,364 84	+12,364 84
May 24, 1874.....	Franklin, Wheeling, W. Va..	200,000	384,123 23	175,603 95	208,524 33	+8,524 33
May 20, 1874.....	Kansas, Leavenworth, Ks.....	200,000	247,143 20	52,595 08	194,747 17	-5,252 83
March 10, 1874.....	Kenton, Covington, Ky.....	100,000	190,024 50	54,592 52	135,181 98	+20,181 98
April 21, 1874.....	N. Y. & Yorkers, N. Y., N. Y.	200,000	270,023 14	53,187 36	211,840 23	+11,840 23
February 12, 1874.....	People's, Memphis, Tenn.....	300,000	332,715 61	53,937 63	322,327 98	+22,327 98
April 27, 1874.....	Planters, Memphis, Tenn.....	200,000	236,323 37	92,464 03	176,933 29	-23,071 71
February 20, 1874.....	Residence Fire, Cleveland, O.	200,000	203,839 46	863 81	203,021 15	+2,521 15
February 10, 1874.....	Roger Williams Prov., R. I..	200,000	301,485 23	85,036 97	216,393 26	+16,393 26

LOCATION.	No.	LOCATION.	No.
California.....	1	Missouri.....	2
Canada.....	1	New Jersey.....	4
Connecticut.....	9	New York.....	38
Germany.....	1	Ohio.....	9
Great Britain.....	9	Pennsylvania.....	11
Illinois.....	4	Rhode Island.....	7
Kansas.....	1	Tennessee.....	2
Kentucky.....	2	West Virginia.....	1
Massachusetts.....	2	Wisconsin.....	2
Michigan.....	86		
Minnesota.....	1	* Total number of companies.....	143

* For names see Register, pages 2, and 27 to 29.

REVIEW OF BUSINESS IN MICHIGAN DURING 1873.

MUTUAL COMPANIES OF THIS STATE.

The number of companies of this class reporting their transactions for the year 1873 is thirty-one. *Two additional mutual fire insurance companies have been organized since January 1, 1874, under the provisions of Act No. 82 of 1873, designed to include in their risks dwellings, and property in the same or in accompanying out-buildings "that constitute detached risks in villages, and belonging to the members." Two other companies are being organized, limited, the one to Macomb and Wayne counties, and the other to Kent and Allegan counties; the charter of each having been duly approved and filed. The number of organized mutual fire insurance companies of this State at this date is thirty-three, including within their limits but thirty-three organized counties. Several of them, however, cover two counties each, while the counties of St. Joseph and Washtenaw have each three companies, fully organized.

Abstracts of the reports received from these companies, of the business of 1873, will be found on pages 2 to 5. The number of members Dec. 31, 1873, was forty-one thousand five hundred and eighty seven,—being a net increase of memberships, during the year, of two thousand four hundred and fourteen. The aggregate risks in force were eighty millions five hundred and twenty-five thousand eight hundred and ninety-three dollars and seventy-five cents,—an increase of risks in force, at the close of 1873, of five millions twenty-two thousand six hundred and thirty dollars and nineteen cents.

The amount of losses paid during 1873 † was.....	\$95,925 69
Salaries and fees	25,725 48
Other expenditures.....	13,510 79

Total expenditures	\$135,161 96
--------------------------	--------------

* Citizens' Mutual Fire Insurance Co., of Kalamazoo county, April 15, 1874, and Citizens' Mutual Fire Insurance Co., of Oakland and Genesee counties, April 23, 1874.

† Of which \$38,126 47 occurred in prior years.

The amount of claims for unpaid losses Dec. 31, 1873, was.....	\$43,216 62
All other claims.....	27,500 60
Total liabilities	\$70,717 22
These companies report cash on hand.....	\$30,984 64
Assessments outstanding.....	45,811 04
Total present resources	\$76,745 68
Assessments levied during the year.....	\$113,450 22

The following is a brief summary of the risks in force, and total memberships of the mutual companies for the four years last past, as shown from their reports December 31st of each year; and also giving the total assessments levied and losses paid, during those years, closing at said date respectively:

	DECEMBER 31ST.			
	1870.	1871.	1872.	1873.
Amount at risk.....	\$63,261,456	\$69,666,180	\$75,508,268	\$80,525,893
Memberships.....	82,051	85,876	89,378	41,587
Assessments.....	\$112,211	\$111,247	\$140,719	\$113,450
Losses paid.....	\$90,647 00	\$85,164 88	\$104,096 56	\$95,925 69

Limited as these companies are, by law, to two counties at most, the statistics above given evidence their estimation by the communities interested therein, and also show the propriety of seeking indemnity against loss on property usually deemed most secure.

STOCK INSURANCE COMPANIES OF MICHIGAN.

Of the business done in Michigan during the year 1873 by the three stock fire insurance companies of this State, the following is a brief synopsis:

Amount of fire risks written.....	\$14,069,378 50
Amount of inland risks written *.....	3,064,970 00
Total risks written.....	\$17,134,348 50
Amount of fire premiums received.....	\$201,651 43
Amount of inland premiums received *.....	82,757 60
Total premiums received	\$284,409 03

* By Detroit Fire & Marine Insurance Company.

Amount of fire losses paid	\$71,633 46
Amount of inland losses paid *	36,806 11
Total losses paid	\$108,439 57
Amount of fire losses incurred	\$95,054 93
Amount of inland losses incurred *	47,372 18
Total losses incurred	\$142,427 11

COMPANIES OF OTHER STATES AND FOREIGN GOVERNMENTS.

The following is a synopsis of the business during 1873, in Michigan, by companies of other States, and foreign governments:

Fire risks written by companies of other States	\$115,925,152 55
Inland risks written by companies of other States	15,323,434 62
Fire risks written by companies of foreign governments	15,818,109 99
Inland risks written by foreign companies †	277,750 00

Aggregate amount of risks written by companies of other States and foreign governments	\$147,344,447 16
---	-------------------------

Fire premiums received by companies of other States	\$1,805,930 27
Inland premiums received by companies of other States	160,239 57
Fire premiums received by foreign companies	244,143 06
Inland premiums received by foreign companies †	10,611 30

Total premiums received	\$2,220,924 20
--------------------------------------	-----------------------

Amount of fire losses paid by companies of other States	\$945,856 77
Amount of inland losses paid by companies of other States ..	100,674 23
Amount of fire losses paid by foreign companies	171,869 80
Amount of inland losses paid by foreign companies †	9,966 10

Total losses paid	\$1,228,366 90
--------------------------------	-----------------------

Amount of fire losses incurred by companies of other States ..	\$998,410 10
Am't of inland losses incurred by companies of other States ..	100,097 20
Amount of fire losses incurred by foreign companies	185,561 30
Amount of inland losses incurred by foreign companies †	9,966 10

Total losses incurred	\$1,294,034 70
------------------------------------	-----------------------

A combination of the foregoing synopses of the business of the stock companies gives the following grand aggregate of Michigan business in 1873:

* By Detroit F. & M. Insurance Company.

† By Western Assurance Company, of Toronto, Canada.—See page 11.

RISKS WRITTEN.		LOSSES PAID.	
Fire.....	\$145,812,641 04	Fire.....	\$1,189,860 03
Inland.....	18,666,154 62	Inland.....	147,446 44
Total.....	<u>\$164,478,795 66</u>	Total.....	<u>\$1,336,806 47</u>
PREMIUMS RECEIVED.		LOSSES INCURRED.	
Fire.....	\$2,251,724 76	Fire.....	\$1,279,026 33
Inland.....	253,608 47	Inland.....	157,435 48
Total.....	<u>\$2,505,333 23</u>	Total.....	<u>\$1,436,461 81</u>

Analysing the foregoing summary of the entire business in Michigan of 1873, as to profit and loss, the following general results are shown :

Aggregate fire and inland premiums rec'd by Mich. Stock Co's...	\$284,409 03
Aggregate fire and inland losses incurred by Mich. Stock Co's...	142,421 11
Excess of premiums received over losses incurred	<u>\$141,987 92</u>
Deduct 30 per cent of premiums for expenses.....	85,322 70
Net profit on Michigan business.....	<u>\$56,665 22</u>

The net profit on the Michigan business of these companies, when reduced to per cent, may be expressed as nineteen and ninety-two one-hundredths of the premiums received ; or, as twenty-four and eighty-eight one-hundredths of the outlay for expenses and losses incurred. The per cent profit of fire premiums was twenty-two and eight-tenths, and that of the inland premiums was twelve and seven-tenths. An estimate of the combined business of these companies for 1872 gave twenty-one and seventy one-hundredths per cent of their premiums as profit for that year, or twenty-seven and seventy-four one-hundredths per cent on the outlay for expenses and losses incurred ; and the inland navigation business of the Detroit Fire & Marine Insurance Company gave over thirty-two per cent of the premiums received, or over forty-nine per cent on the expenses and losses incurred.

A brief review of the combined business of the companies of other States gives the following :

Aggregate losses reported incurred.....	\$1,098,507 30
Add 33½ per cent of the premiums rec'd for expenses and taxes.....	655,389 93
Total losses and expenses.....	<u>\$1,753,897 23</u>
Deducting that from gross premiums.....	1,966,169 84
Leaves a balance in favor of the companies of.....	<u>\$212,272 61</u>
This gives an average per cent profit of the premiums received of ten and	

seventy-nine one-hundredths, or twelve and one-tenth per cent on the expenses and losses incurred. A similar estimate of fire business alone, gives eleven and thirty-eight hundredths per cent of the fire premiums as profit of that branch of insurance to these companies. Applying the same rule to the inland business, a balance of but little over four per cent of the premiums remains.

A review of the business of the eleven foreign companies in this State, during 1873, gives results as follows:

Fire losses incurred.....	\$185,561 30
Add 33 $\frac{1}{3}$ per cent of fire premiums for expenses.....	81,381 02
Total fire losses and expenses	\$266,942 32
Deducting fire premiums received.....	244,143 06
The net loss on fire business of foreign companies was.....	<u>\$22,799 26</u>

On the inland business, the net loss of the only foreign company that wrote inland risks was \$2,891.90. Combining the fire and inland business of the foreign companies, the aggregate loss to them on Michigan business, as found above, in excess of premiums received, was \$25,691.16.

Notwithstanding the disastrous results to the companies engaged in inland insurance, as shown by the foregoing figures, the combined Michigan business of all the companies, during 1873, shows a profit of over nine and seven-tenths per cent of the aggregate premiums received.

The aggregate losses reported as incurred were.....	\$1,436,461 81
Add 30 per cent of premiums rec'd by Mich. Co's for expenses ..	85,322 70
Also 33 $\frac{1}{3}$ per cent of premiums of other companies for expenses and taxes.....	740,308 06

And we have as total losses and expenses.....	\$2,262,092 57
Deducting this amount from gross premiums.....	<u>2,505,333 23</u>

A balance remains in favor of the companies of	\$243,240 66
--	--------------

Being over nine and seven-tenths per cent of the aggregate premiums received, and a profit over the liabilities for losses incurred, increased by the expenses as estimated, of ten and twenty-five one-hundredths per cent.

In 1872 the average per cent profit on the combined business in Michigan of all the companies was only six and sixty-two one-hundredths of the premiums received; and only ten and nine one-hundredths per cent profit over the liabilities incurred and expenses as before estimated.

A brief retrospect of the business* in Michigan as to risks, premiums, and losses during the four years last past, for which only data is accessible, presents results for those years as follows:

* Not including the mutual companies of this State.

YEAR.	Risks Written.	Premiums Received.	LOSSES.	
			Paid.	Incurred.
1870.....	\$181,607,188 00	\$1,618,241 53	\$978,580 08	\$989,049 68
1871.....	186,469,945 00	1,647,507 24	942,946 92	1,033,951 54
1872.....	158,804,755 00	2,208,785 00	1,266,517 76	1,335,407 91
1873.....	164,478,795 00	2,505,333 23	1,386,806 47	1,436,461 81
Totals.....	\$590,860,683 00	\$7,974,817 00	\$4,524,860 23	\$4,794,870 94

The figures as to profit and loss on Michigan business are based upon the allowance of thirty and one-third per cent of the premiums to cover expenses, and an additional three per cent to meet the specific tax in this State, and also upon losses *incurred* * during the year. Salvages, discounts, and losses successfully resisted often materially lessen the amounts reported as incurred, when the final adjustments are had. The premiums reported as received are taken from the returns to the State Treasurer.

It should be distinctly borne in mind that in the estimates of profit and loss as presented no portion of the so-called re-insurance fund has been added as an expense to pay losses occurring after the close of the year, or deducted from the gross premiums, which we have assumed as profit or loss. No single year's business can be made the basis of comparison of exact loss or gain. The lines are drawn up to the close of the year, and all losses incurred during the year, whether upon risks taken during that or previous years, offset the premiums received during the twelve months for which the computation is made.

In chronicling the Michigan business of companies in 1873, for this Report and its predecessors, no object is aimed at other than a presentation of the facts; and while it is gratifying to record the slightly increased average profit to the companies in this State for 1873 over that of recent prior years, it would be pleasant to be able to show that the business of all companies yielded a profit. The figures given show the general average only, and also unmistakably point to the conclusion that the dismal fact of loss to several companies must not be tortured into the supposition that a majority of companies doing business in Michigan did not secure a fair profit, or that Michigan is the chief State for cremating fire insurance capital.

RATES OF PREMIUM CHARGED IN MICHIGAN.

On pages 22 to 62 are shown the average rates of premiums charged to Michigan policy-holders by the stock companies during 1873, and a comparison

* The losses actually paid during 1873, include not only amounts for losses which occurred in that year, but also losses in 1872 which run over until 1873 before they were adjusted and paid. Hence the losses *incurred* in 1873 are taken as the basis.

made therewith with the average rates charged by the companies on their entire business. The average premium rate charged by the three Michigan companies on their entire business of 1873 was 1.58 per cent against 1.38 per cent in 1872, and on Michigan business alone, 1.61 per cent for 1873 against 1.45 per cent for 1872.

The average rate charged by companies of other States on the entire business of 1873 was 1.19 per cent against 1.08 per cent in 1872, while the average rate in Michigan alone, during 1873, was 1.48 per cent against 1.37 per cent in 1872.

The average rate charged by foreign companies on business of 1873 in Michigan was 1.58 per cent against 1.49 per cent in 1872.

The following gives the data for computing the average rates per cent charged in Michigan for the years 1871, 1872, and 1873:

COMPANIES.	Risks Written.	Premiums.	Average Rate.
MICHIGAN STOCK COMPANIES.			
1871 -----	\$18,901,201	\$250,708 07	1.33
1872 -----	19,030,892	277,268 56	1.45
1873 -----	17,134,838	277,409 08	1.61
COMPANIES OF OTHER STATES.			
1871 -----	\$101,569,197	\$1,197,169 45	1.17
1872 -----	120,544,617	1,652,772 26	1.37
1873 -----	180,871,714	1,933,423 67	1.48
FOREIGN COMPANIES.			
1871 -----	\$15,999,547	\$199,629 73	1.24
1872 -----	18,723,246	280,635 80	1.49
1873 -----	16,095,860	254,754 36	1.58

Combining the business of all the stock companies in Michigan for 1873, the average per cent of premium charged for that year was 1.518. In 1872 the average rate of all the companies in Michigan was 1.396 per cent, and in 1871 the average was 1.207 per cent.

The average rates above given combine the fire, marine, and inland rates. It will be observed, by the figures presented, that the average rates for Michigan have increased each year since 1870; but a more forcible and practical demonstration is contained in the personal experiences of all who have purchased insurance during the years mentioned. It is said by those having facilities for knowing, that the fixed rates of companies for Michigan are about twenty per cent higher than for Ohio and some other adjoining States. These persons also claim that the experience of the companies as to losses in this

State demand such additional rates. It cannot be denied that this assertion is strongly corroborated by the profit and loss statistics given on previous pages and in former Reports, as computed from the company returns.

The details of the business in this State are set forth somewhat at length, as they are deemed to be of some value to underwriters herein, and of importance to policy-holders.

The Commissioner took some steps last year toward the construction of a complete chart of loss statistics for Michigan, showing the amount and character of loss on all kinds of general and special risks by individual companies; but was discouraged in the work from the apparent secrecy in which companies shroud such information. It is considered by some that a history of their profitable experience on certain lines of risks would lead others to compete in the same field. It would seem, however, that such objection is outweighed by the advantages to be gained. The efforts to compile such an experience will be renewed next year, and if the labor of the Commissioner is supplemented by the companies, a valuable chart can be prepared for their use and benefit.

In reviewing the rates of individual companies, as shown in the tables, the character of the business done, as to special hazards, and the proportion of long term risks, the date of organization and admission to Michigan should be kept in view, as also the measure of security given. Increased rates ought to furnish increased security. The demand of the policy-holder,—whose true interests ought to be identical with the interests of his company,—should be for sound indemnity rather than present cheapness. Elsewhere we have indicated that companies should regard the interests of their patrons by abstaining from the payment of dividends on premiums until the risks have expired and the premiums are fully earned. The concerted action of companies to fix rates commensurate with the hazards of the business, and to secure a fair return for capital invested, ought so to be regulated as not to prove an oppressive monopoly, but a mutual protection of company and insured. The difficulty in fixing arbitrary rates for the various classes of hazards is a perplexing one. The general average is sought, but frequently individual rates are so oppressive that the property-holder is forced to abandon his policy or procure inferior indemnity. The free use of the power of cancellation, or charging a rate of premium commensurate with the single hazard, seems a feasible way of resting the responsibility of imperfect structures upon individual owners, and compensating by a lesser rate the prudent builder, for the years he has contributed to a surplus upon which he has made no drafts.

We have in previous Reports called the attention of policy-holders to the necessity of carefully

READING POLICIES.

The increasing correspondence with citizens who have entered into contracts without noting the conditions of the same, makes such a caution again neces-

sary. It would seem that fair-minded companies could agree upon a simple, plain form of policy-contract, and waive the maze of technical conditions, which are strangely confusing, even when the small type in which they are usually printed can be read. Many of the policy conditions render the policy void without any collusion whatever of the insured, and no effort on his part could counteract them. Companies which reserve the right to cancel at will should plainly set forth whether the insured may claim the like privilege. Most of the companies doing business in this State concede this right to policy-holders. Some, however, do not; and it behooves the signer of notes which are given four or five years in advance for anticipated insurance, to fully understand his rights as to the cancellation of the policy, and also the important consideration of the cancellation and return of the notes given. It would also be wisdom in the maker of such installment notes to contract therein that such promises to take and pay for insurance were not to be sold or bargained away by the company to outside parties, or placed beyond recall of the company until the year of insurance for which they were given had been entered upon.

THE ENTIRE BUSINESS OF THE COMPANIES

Of this and other States represented in this State was more successful during 1873 than in the two years preceding. The following aggregates, taken from Table V., pages 18 to 21, shows the amount and sources of income during 1873, viz.:

Net Premiums.	Interest and Dividends.	From other Sources.	Total Income.
\$47,962,710 63	\$3,378,745 83	\$385,861 64	\$51,747,318 10

The aggregate outgo of the same companies and the general sources of expenditures during 1873 were as follows:

Losses Paid.	Dividends on Stock.	Commissions and Brokerage.	Salaries of Officers, etc.	Taxes.	All other Expenditures.	Total Expenditures.
\$30,581,074 64	\$2,607,758 88	\$7,136,590 25	\$3,047,444 42	\$985,145 56	\$3,062,231 83	\$47,360,219 58

The aggregate excess of Income over Expenditures was \$4,387,098.59; the losses and expenses of twenty-one companies exceeded their income; the combined paid-up capital stock of the companies of this and other States, represented in Michigan during the year 1873, was \$30,899,760, and the aggregate of dividends paid stockholders by these was \$2,607,753.33,—being a per cent of 8.44. Twenty-two companies, representing a paid capital stock of \$6,124,-

500, paid no dividends during 1873. Leaving these out of the computation, the average per cent of dividends of the companies which declared and paid profits was 10.52.

PREVENTION OF FIRES.

The State Board of Health,* in their active efforts to promote the public health and safety, have done signal service to property-holders and fire underwriters by their attempts to sustain and carry out the requirements of the Michigan law relative to the inspection and sale of illuminating oils. It is well known that the use of many marketable illuminating oils is very destructive to human life, and the fruitful source of accidents and disastrous fires. In the valuable paper prepared by Prof. R. C. Kedzie, on the subject of "Illuminating Oils in use in Michigan," published in the recent report of the State Board of Health, it is shown as the result of actual experiment that very much of the oil manufactured in and imported from the adjoining State of Ohio is far below the standard of safety established by the law of this State, and is extremely dangerous. He characterizes the fancy named "French Burning Oil," "Sunlight Oil," or any compound of naphtha or benzine, as a "death warrant in the hands of the user, which a stumble may convert into an executioner at any moment."

The length of the paper prevents any extended quotation here. The Professor closes by saying, "No oil is safe which will give off an inflammable vapor at the highest temperature ever reached in lamps, or which will burn when a flame is applied to its surface at such temperature. Oil that will bear the Michigan test of 150° is safe under all circumstances." The mass of evidence he submits, and the favorable comments of the press of this State and other States, cannot fail to arrest public attention, and, among other designed benefits, there must result a decrease of accidents and fires.

SERVICE OF PROCESS

Upon the Commissioner of Insurance, to bring suit against fire insurance companies of other States under Act No. 155 of 1873, has been made in 29 instances † since the passage of that act, which went into effect July twenty-fifth, 1873, and requires both fire and life companies to, as heretofore, appoint a resident of this State on whom service of process may be made, and also to stipulate and agree that service of process on the Commissioner of Insurance of this State, or his deputy, shall have the same force and effect as if served upon the company or its resident attorney.

When process against or affecting any company is served on the Commissioner of Insurance, or his deputy, the same must be by duplicate copies, one

* This Board was organized by act No. 81 of 1873. Its members are: Homer O. Hitchcock, M. D., President, Kalamazoo; Zenas E. Bliss, M. D., Grand Rapids; Robert C. Kedzie, M. D., Agricultural College, Lansing; Rev. Chas. H. Brigham, Ann Arbor; Henry F. Lyster, M. D., Detroit; Rev. John S. Goodman, East Saginaw; Henry B. Baker, M. D., Secretary, and Superintendent of Vital Statistics, office at Lansing.

† Involving suits against 26 different companies.

of which is to be filed in the office of the Commissioner, and the other by him immediately mailed, postage pre-paid, to the home office of the company, or such branch or general agency of the company, or to the address of the authorized resident attorney in this State, as the company may designate in such stipulation.

The object of this enactment is to reach all companies, but particularly those who send a temporary attorney or agent into this State, and withdraw both company and attorney, leaving no representative on whom service can be made.

TAXATION OF PREMIUMS BY MUNICIPALITIES.

All insurance companies doing business in this State, except those incorporated herein, are required by law* to pay annually to the State Treasurer a "specific tax" of three per cent on gross premiums received or secured on their business in Michigan. The fund derived from such specific tax is applied† as are the specific taxes received from railroads and other corporations paying a specific tax, viz., to the payment of the interest upon the Primary School, University, and other educational funds. The language of the law regarding the payment of specific taxes by railroad companies is, that such tax "shall be in lieu of all State, county, township, or other taxes in this State." In regard to the law taxing insurance companies, the letter is not so definite. The tax is called a *specific* tax, but the declaration that the same shall be in lieu of all other taxes is omitted. There can be no doubt, however, as to its spirit, or that the intention of the Legislature was that the specific tax paid to the State by the insurance companies should be in lieu of all other taxes. Such has been the general understanding until recently. Within a short time, however, the cities of Detroit and Bay City have, by an ordinance, required a tax upon the premiums of companies doing business therein. The Detroit tax is two per cent, and is applied to the fire department fund; and that of Bay City one per cent, to be credited to the water-works fund. It is possible that in granting to, or in amending the charters of these cities (and perhaps other municipalities), the Legislature may have inconsiderately given them power to tax insurance companies, subsequent to the enactment of the law imposing the specific State tax. Such indiscriminate taxation seems highly unjust and impolitic, and the Commissioner suggests that while the law requiring a specific State tax remains in force it should expressly provide that the same shall be in lieu of all other taxation.

Reference is here made to the annual statements of the companies (which are printed in detail), and to the basis of arriving at

ADMITTED ASSETS.

As heretofore, items returned as assets, but of no positive value or of questionable security, have been carried inside, and do not enter into the tables or

* Comp. Laws of 1871, Sections 1879, 1881, 2951, 2998.

† Section 1, Art. XIV., Constitution of Mich.; also sections of Comp. Laws above cited.

totals of assets. The aggregate of assets not admitted is \$961,004.07; and consists mainly of amounts representing furniture, agents' supplies, company's own stock (actually owned by the corporation issuing it), loans on same as collateral, loans on mere personal security, bills receivable (except for premiums when not *past due*,) second lien mortgages, and judgments. Such assets are so manifestly objectionable that no special argument for their rejection is necessary. The items composing the above amount are noted in the detailed statements of the companies, and an opportunity is given those interested to review the judgment of the Commissioner as to their value and availability to pay fire losses.

As in previous reports, the *fire assets only* appear in the footings of the statements and tabulations of such foreign companies as do both a life and fire insurance business. The manner in which they make statements renders the practice of separating, as far as is possible, the life and fire assets, the only practicable way of measuring their accountability to *fire* policy-holders.

It is impossible to ignore the growing tendency of companies to overlook that permanent security of investment which should be a controlling motive. Either statute law, or that of universal custom, should prevent one insurance company from loaning out its funds on its own stock, or the stock pledges of another. In such cases the policy-holder is made to assume, not only the risk of the failure of the company whose policy he has bought, but also—to the extent of such loan—the risk of the failure of the company whose stock is thus hypothecated.

During the past year the Commissioner refused admission to several companies whose capitals were made up of what is known as

PUT-UP MORTGAGES,

On the ground that such investments were unsafe, and contrary to the spirit of the law. The accumulation of a so called *paid-up* capital, by ostensibly loaning *cash* to stockholders and officers on mortgages of real estate by them owned, *when not a dollar of money crosses the counter of the company, or changes hands*, is a custom that calls loudly for reform in the organization of new companies, and for watchfulness over those built up on such a basis.

There is no good reason why the paid up capital of an insurance company should not be upon an actual cash basis, or why cash invested in mortgages should not be again reproduced in full, even at forced sales of the real estate. It is far different with "put up" mortgages on lands of stockholders. Probably one-half the real estate on which such mortgages rest is either very largely overvalued, or is unproductive and unsaleable, if not actually defective in title. The reason for this is apparent. The estimated value of such mortgaged premises comes directly or indirectly from the interested owner and proposed stockholder. The land is encumbered, not to obtain a cash loan, but for stock in a corporation which is chartered to pay dividends. The obligation is

given with no expectation of the immediate payment of principal or interest, but rather to realize a profit from such liability.

On the part of the company, there is plainly a wide difference between an *actual cash loan* and the accumulation of so-called paid capital by passing out certificates of stock and receiving "put up" mortgages therefor. The first transaction is made only after a scrutinizing examination as to titles and values, and on a basis of prompt-paying interest,—the latter is a miserable make-shift to procure credit, and to give value to paper which has no cash basis. There is, perhaps, no class of high-interest-paying collaterals (U. S. bonds' excepted) in which the masses have more faith than in mortgages of real estate. This faith is liable to be imposed upon, and the genuine mortgage to be counterfeited by giving a fictitious value to non-productive and unsaleable suburban lots and outlying lands. The scope to the circle of non-admitted assets should be enlarged, and all these doubtful mortgages embraced therein. They are no valid set-off to the cash which the policy-holder is asked to pay, and furnish but poor indemnity against heavy losses.

SPECIAL DEPOSITS FOR THE BENEFIT OF POLICY-HOLDERS IN CERTAIN STATES.

The fire insurance laws of this State are not retaliatory. No deposit for the special benefit of Michigan policy-holders is required. Companies of other States and foreign governments may enter this State to do business without any reference to deposits, or to the excess of fees or taxes prescribed in their own States or countries over the charges in this State.

Of the companies now doing business in Michigan, the following have special deposits in the localities mentioned *which are for the benefit solely of the policy-holders in such States or countries*:

NAME OF COMPANY.	DEPOSIT.	
	Amount of.	Where Made.
Ætna, Hartford.....	{ \$20,000 00	Tennessee.
	{ 20,000 00	South Carolina.
	{ 10,000 00	Alabama.
Agricultural, Watertown.....	{ 100,000 00	Canada.
	{ 10,000 00	Alabama.
Amazon, Ohio.....	{ 15,000 00	Mississippi.
	{ 20,000 00	South Carolina.
Atlantic, Brooklyn.....	{ 10,000 00	Virginia.
	{ 20,000 00	South Carolina.
Citizens' New York.....	{ 20,000 00	South Carolina.
	{ 25,000 00	Virginia.
Continental, New York.....	{ 10,000 00	Alabama.
	{ 20,000 00	South Carolina.
	{ 20,000 00	Tennessee.
Fireman's Fund, California.....	{ 50,000 00	Oregon.
	{ 20,000 00	Tennessee.
Franklin, Pennsylvania.....	{ 10,000 00	Alabama.
	{ 15,000 00	Mississippi.
	{ 20,000 00	South Carolina.
Germania, New York.....	{ 10,000 00	Alabama.

NAME OF COMPANY.	DEPOSIT.	
	Amount of.	Where Made.
Hartford Fire.....	\$10,000 00	Alabama.
	20,000 00	South Carolina.
	20,000 00	Tennessee.
	100,000 00	Canada.
	44,000 00	Virginia.
	20,000 00	Tennessee.
Home, New York.....	20,000 00	South Carolina.
	10,000 00	Alabama.
	20,000 00	Mississippi.
	100,000 00	Empire of Russia.
Home, Ohio.....	25,000 00	Virginia.
Manhattan Fire, New York.....	20,000 00	South Carolina.
	12,500 00	Virginia.
Niagara Fire, New York.....	20,000 00	Tennessee.
	10,000 00	Alabama.
	20,000 00	Tennessee.
Phoenix, New York.....	10,000 00	Alabama.
	20,000 00	South Carolina.
	20,000 00	Mississippi.
	20,000 00	Tennessee.
Phoenix, Connecticut.....	10,000 00	Alabama.
	20,000 00	South Carolina.
	50,000 00	Oregon.
St. Joseph F. & M., of Missouri.....	25,000 00	Nebraska.
Tradersmens', New York.....	10,000 00	Alabama.
	10,000 00	Alabama.
	50,000 00	Nevada.
	50,000 00	Oregon.
Imperial.....	120,000 00	Ohio.
	20,000 00	South Carolina.
	20,000 00	Tennessee.
	98,000 00	Virginia.
	20,000 00	Mississippi.
	45,000 00	Virginia.
	20,000 00	Tennessee.
Liverpool and London and Globe.....	20,000 00	South Carolina.
	10,000 00	Alabama.
	50,000 00	Oregon.
	100,000 00	Ohio.
	100,000 00	Ohio.
Queen.....	20,000 00	Tennessee.
	10,000 00	Alabama.
London Assurance Cor.	100,000 00	Ohio.
	100,000 00	Ohio.
	78,000 00	Virginia.
North British & Mercantile.....	10,000 00	Alabama.
	20,000 00	South Carolina.
	20,000 00	Tennessee.
Lancashire.....	115,000 00	Canada.
	50,000 00	Virginia.
	100,000 00	Ohio.
Royal.....	10,000 00	Alabama.
	20,000 00	Tennessee.
	150,000 00	Canada.
Total special deposit by Foreign Companies.....	\$1,539,000 00	
" " " " Co's of other States.....	1,101,500 00	
The aggregate of these several deposits is.....	\$2,630,500 00	

This amount is tied up for the benefit of preferred creditors, and is beyond the control of the company so long as they have risks in force in the States where the special deposit is made.

Attention is called to the matter here, not for the purpose of advocating a deposit law for Michigan, but to suggest the propriety of a law for charging up as a liability to each company having preferred creditors, the amount of such special deposit. The enforcement of such a law would more nearly exhibit the true financial standing concerning policy-holders of a State where no deposit is required. It would also have a tendency toward the withdrawal of companies from States demanding a special deposit, or a repeal of the special deposit laws by the States now requiring it.

GENERAL DEPOSITS.

In addition to the special deposits mentioned, the foreign companies doing business in Michigan have general deposits for the benefit of *all policy-holders in the United States*, as follows:

NAME OF COMPANY.	DEPOSIT.	
	Amount of.	Where made.
Commercial Union Assurance Co., England	\$400,000 00	New York.
Hamburg Bremen, Germany	200,000 00	Illinois.
Imperial, England	687,000 00	New York.
Liverpool and London and Globe	{ 200,000 00	Massachusetts.
	{ 310,000 00	New York.
London Assurance Cor.	350,000 00	New York.
Lancashire, England	200,000 00	New York.
North British and Mercantile	{ 200,000 00	New York.
	{ 200,000 00	Illinois.
Queen, England	200,000 00	New York.
Royal, England	{ 335,000 00	New York.
	{ 200,000 00	Illinois.
Scottish Commercial	250,000 00	New York.
Western Assurance Co., Canada	200,000 00	Illinois.

The insurance laws of Illinois, Massachusetts, and New York, where these deposits are held, seem to be very defective in that no provision is made whereby the same can be reached by policy-holders of those States. It would seem to be very much more difficult for policy-holders outside the State where such deposit was made to reach it, unless the company was thrown into bankruptcy.

If these deposits by foreign companies are actually intended "for the benefit of all policy-holders in the United States," they should be made available by law something like the following, viz.: If at any time a claim shall be made against any such company on one of its policies, and the same shall not be adjusted and paid, and the claimant shall recover judgment thereon against the company in the courts of this State or any of the United States, then the State officer holding such deposit, on being served with an affidavit by the claimant or his attorney, and furnished with a certified copy of the judgment record, set-

ting forth the recovery of the judgment, and that the same has remained unpaid for three months, and that no proceedings are pending for the review or reversal of the same, shall proceed to sell, at the current market value, sufficient of the stocks or bonds so deposited with him to satisfy the amount of such judgment.

The foreign companies doing business in this country are no more likely to resist claims for losses than are the companies of the United States; but in the event of such resistance, the laws requiring a deposit in this country should make the securities accessible to policy-holders through the courts, and not simply available to the companies as an advertising medium.

RE-INSURANCE RESERVE.

Until the passage of Act No. 149 of the Legislature of this State, approved April 24, 1873, the reserve liability of fire and fire-marine insurance companies doing business herein was computed at an average of *fifty* per cent of the premiums paid on risks not terminated. That rule was drawn from Sec. 12 of the Act of 1869, relating to the declaration of dividends, but was not a positive requirement of law as to the reserve liability of such companies as did not in any one year make dividends; neither did its application make any distinction in the amount to be reserved between fire, marine, or inland long or short term risks. All came under the general average of fifty per cent. Such a method of estimating a fund of such vital importance both to company and insured was deemed objectionable on account of its derivation, and the inequity of classing policies having one year and less to run, with those running from over one to five years.

Under the present law, it is made the duty of the Commissioner to calculate the reserve liability by taking fifty per cent of the premiums received on all unexpired fire* risks that have one year and less to run, and a *pro rata* of all premiums received on fire* risks having more than one year to run. Whenever the reserve, so calculated, is less than forty per cent of all premiums received during the year, *then the reserve in such case is the whole of the premiums received on all unexpired risks.*

This law is similar to the draft recommended by the National Insurance Convention at its second session, and received the sanction of that body as well as the approval of eminent underwriters to whom it was submitted. The forty per cent limitation rule is based upon the theory that the results obtained by a careful computation of the reserve at fifty per cent and *pro rata* will not, as a rule, fall below forty per cent of the premiums received in a given year.

This rule has been applied to all the companies reporting to this department since January first, last. With but *five* exceptions, the reserve, as computed by each, at fifty per cent and *pro rata* of premiums on unexpired fire risks December 31, 1873, was greater than forty per cent of the premiums received during the year 1873. The large number of companies to which this rule of law was applied, the great dissimilarity of capital represented and income received, com-

* The reserve on marine and inland navigation risks is one hundred per cent of the premiums.

bined with the diversified character of the business transacted and the general uniform result obtained, indicate that it is a check of great value, if it does not establish a correct mathematical basis of computing the reserve.

The five companies forming the exceptions mentioned, which the Commissioner was obliged to charge with the entire amount of unexpired premiums, as the reinsurance liability (their reserves, as computed at 50 per cent and *pro rata* being less than 40 per cent of the premiums received during the year 1873), were the Atlantic of Brooklyn, Exchange of N. Y., St. Nicholas of N. Y., Standard of N. Y., and Traders' of Chicago. The result was that the capitals of the three companies first named were impaired beyond the limit of law, on this test, and that the two last named had a surplus over all liabilities, including capital, and a *reinsurance reserve based on the entire amount of all premiums received on unexpired risks*. It is worthy of note, in the case of the Exchange and St. Nicholas, that the amount of dividend paid by each to their stockholders in 1873 would have reduced their impairments within the law. The same is true of the Atlantic, within a fraction of a cent. In justice to these companies, it should be stated that their standing, on the ordinary basis of computing the reserve, compares favorably with that of the other companies doing business in this State.

It is a significant fact that the same test, applied to all the companies doing business in this State, would oblige nine-tenths of them to retire; and demonstrates that a majority are living from hand to mouth,—in other words, that very many companies are weak, and that the accumulation of surplus and strength is prevented by large expenditures in getting the business, and by dividends on money they have not fully earned. The expenditures of twenty-two of the companies of other States, which did business in Michigan in 1873, exceeded their incomes; and of these *fourteen declared and paid dividends*.

No arbitrary basis for a reserve can be set up which will not work seeming hardship to some companies. The present law operates to the disadvantage of companies that write large lines of short risks. These risks expire within the year, and the premiums received thereon go to swell the amount of the premium income, while no increase is made to the reserve on account of such premiums, the risk having expired. Nevertheless, it should be borne in mind that in any event the law calls for a reserve equal in amount to only the premiums on unexpired risks which the company has engaged to carry to maturity. It would be impossible to discriminate between the management of companies, and impracticable to fix the reserve to be made on different classes of hazards. A reserve of one-half the original premiums on risks written for one year may be upon the side of safety. A *pro rata* reserve upon *term* policies is certainly a more equitable basis of computing this liability, and calls for a system of accounts by which more definite results can be reached.

In the enforcement of the present law it has come within the knowledge of the Commissioner that very many companies do not keep their books so that an accurate *pro rata* computation can be made. One company* writes: "It will be impossible for us to give an exact *pro rata* answer to question 8, 'Liabilities,' for the reason that we keep no books showing the exact expiration of each policy. We keep a set of books showing the amount we have at risk in any one month, but the commencement of the policies is not given, and we therefore can not tell whether the policy is one or three years old."

Another company † set up the claim that the commissions to agents should be deducted, and a per cent of the balance only of premium charged as a reserve.

Still another company, ‡ instead of filling out the inventory of risks and premiums called for on page 4 of the statement, wrote across it: "The books of the company are not so kept as to give this information, not being required for any purpose in England."

The National Board of Fire Underwriters have recently taken an advance step to more effectually systematize their efforts to obtain statistics of loss on general and special hazards. If it were possible to construct, from the loss statistics of all fire companies, an experience table which should be a guide for the future, it would then be feasible to value the reserve on each policy at a per cent commensurate with the hazard. Fire and marine underwriting, unlike the business of insurance upon lives, is not governed by like laws or general uniform rates of mortality.

While the sentiments of companies and of the public have advanced from year to year, the standard for computing the reserve fund has not yet reached the maximum. Within the period of the organization of this department, the officers of a western company, whose subscribed capital was counted by millions, set forth that the re-insurance or reserve fund was a myth; and that the law of Michigan did not actually contemplate, nor did practical underwriting demand any special reserve to carry unexpired risks to maturity. The great fire which swept out this company and many others, and left numberless policy-holders minus premiums and indemnity, demonstrated the necessity of extra and special reserves.

The demand for greater security and for giving strength to the companies has found voice in Massachusetts by a mandatory enactment limiting the amount of risks which companies may carry within given districts; and in New York, by a permissive law allowing companies to provide extra security against conflagrations, and to create a safety fund.

Massachusetts, by limiting risks within certain lines to the net assets of a company, would prevent losses in densely populated and business centers,

* Phoenix, of Hartford.

† Agricultural, Watertown, N. Y.

‡ Lancashire, Manchester, England.

beyond the ability of the company to pay. Such a law, rigidly enforced in large cities and in districts subjected to peculiar hazards, is doubtless a wise precaution.

The New York statute is more comprehensive, and recognizes as claimants, not only those who have sustained actual losses by fire, but also those who have contracted and paid for future insurance, but have no present claim for loss. This law also contains a provision by which companies may, during their prosperity, create a surplus by retaining a portion of the declared dividends which shall not be liable for losses in certain contingencies, but shall form the nucleus for the reorganization of a company in cases of extreme disaster. This law contains a principle of justice worthy of adoption. It is thought that such a law should also contain a provision requiring companies that adopt it to fully set forth in all their advertisements the amount of such reserve not liable for losses in certain contingencies. A similar requirement as to advertisements should also be made of foreign companies which have assets pledged to life policies, and to all companies having preferred creditors.

Companies already strong by the accumulation of large capital, and a reputation which years of honorable dealing have brought, may see in this permissive law new elements of strength, and elect to avail themselves of it. But what shall be done with that large (and we fear increasing) class of companies for which the most stringent and mandatory laws are necessary? Companies who will not voluntarily put themselves in an attitude whereby full and immediate profits cannot be secured. The measure of security which they will give cannot be left optional with them. The law must erect the standard of reserve, and oblige them to maintain it or retire from business.

All law is really permissive to those who are law abiding. There is no restraint felt by those who pay as they go, from the fact that the statutes condemn and punish those who obtain by false pretenses. It is no hardship to an honest company, that the law fixes a high mandatory standard of solvency, and condemns and winds up a fraudulent and unsound one, but a positive benefit, as the ranks of unfair and dishonorable competition are thinned.

Some general uniform system must be adhered to which will place all companies, as nearly as may be, on the same plane of reserves. *The chief principle of any system of reserve should be to strengthen the company, and thus more perfectly secure indemnity to its patrons.*

Is not the term "re-insurance fund" a misnomer? Has not the application of this term misled the managers of companies and a confiding public a long way from the true standard? Has Company A any moral right to fix its standard for a re-insurance fund, on an original premium, at the figure which Company B will endorse the policy for, and then divide the surplus as an earned premium? The insured holds the obligation of the company to whom

he paid his premium. Ought not that company to be in a position to hold the premium intact until the expiration of the contract and until the money is fully earned? Would not such a system build up the companies and public confidence in the same ratio? Would it not remove from the business much of the hap-hazard chance that now seems to govern it, and keep out adventurers who now are speculating on other people's money? Such a principle is reached out after by the Michigan law, and must be applied to all companies whose reserves fall below forty per cent of the premium receipts. Passing dividends for a year or two would enable most companies to give their patrons this high standard of security. It cannot be expected that capital will enter the insurance field except through the inducement of dividends,—it ought not to be expected that premiums will be paid for indemnity, unless the avenues to disaster and bankruptcy are hedged about with all possible precautions.

UNAUTHORIZED COMPANIES—ILLEGAL INSURANCE, ETC.

During the past year numerous complaints have reached this department regarding violations of the law by unauthorized companies. These violations have been confined principally to the cities of Detroit, Grand Rapids, Bay City, and the Saginaws. The companies whose policies were obtained are mostly of obscure origin, and of decidedly wild-cat tendencies. They have not the financial ability to comply with the laws of this State, or to sustain a creditable examination. Having made no compliance with law, no process can be served on the Commissioner of Insurance to reach these companies, and they have no attorneys in this State. It is thought by some that these policy-contracts cannot be enforced against the companies by parties who hold them, as they are issued and contracted for in express violation of law; while others argue that the company cannot take advantage of its own wrong-doing to defeat the policy-claim. However this may be, it is safe to conclude that in a majority of these cases the remedy of the policy-holder who suffers loss lies behind an expensive law-suit, with chances of obtaining a worthless judgment. The experience of some large mill-owners in this State confirms such a conclusion. The Commissioner took occasion last fall to visit one of the localities named, for the purpose of investigating the method by which the illegal business was transacted, and if possible to bring the offenders to justice. The information obtained by your Commissioner was placed in the hands of Hon. Byron D. Ball, then Attorney General. This information was obtained with difficulty, owing to the want of proper support; and from the fact that the tracks of the persons who acted as agents of the unauthorized companies were in some instances covered by the parties upon whose property the policies were written. One avenue of information upon which much reliance was placed was practically closed by the inaction of authorized agents. The non-interference of these was actuated, in a majority of cases, by a feeling that their active co-operation

might be deemed officious, and result in defeat of the object sought to be gained. A better sentiment is now prevailing, and the agents of the authorized companies are taking steps to elicit a favorable public sentiment that will tend to control, if not completely check, this guerilla business, by openly making complaints against offenders, and thus necessitating investigation by the local prosecuting officers. The law points out the way and manner in which sound companies may do a legitimate business in this state. It also points out the channel by which penalties may be enforced* against those who violate its provisions. No loyal agent should hesitate to enter complaint against known violators. The design of the law is not only to protect the public against irresponsible companies, but also *to protect and sustain in the legitimate prosecution of business such companies and agents as fully comply with the law.* To this end all agents † are required to hold a certificate of authority from the Commissioner of Insurance, and it is not a difficult matter for persons who desire insurance to ascertain which companies and solicitors are duly authorized. So far as the information of the Commissioner extends, a majority of the illegal policies are taken and paid for with full knowledge on the part of property-owners that the companies issuing them had no authority to do business in this State. There can be no doubt that the first cause of unauthorized insurance is the exertion of the agent or broker who seeks the illicit commissions; but these efforts would in a majority of cases be unsuccessful, if the property-holders did not knowingly connive to defeat the law.

This phase of the business leads me to recommend the consideration of a law that shall make the purchase or possession of policies in known unauthorized companies criminating evidence against the parties in whose name they are made out, as the statute now does against parties who act as agents, surveyors, brokers, or in any other manner, directly or indirectly, aid in transacting the business of unauthorized companies; and further, that by declaration the Legislature shall,—so far as concerns the enforcement of such policy contracts by courts of this State,—make them absolutely null and void. Against the passage of a State law making policies void, it is urged that such legislation would be unconstitutional under that clause‡ of the constitution of the United

*Every penalty provided for by this act, or by any other act heretofore enacted by the Legislature of this State relating to insurance, shall be sued for and recovered in the name of the People by the prosecuting attorney of the county in which the company or the agent or agents so violating shall be situated; one-fourth of said penalty, when recovered, shall be paid to the party making the complaint, and the remainder shall be paid into the treasury of said county; and in the case of the non-payment of such penalty the party so offending shall be liable to imprisonment for a period not exceeding six months, in the discretion of any court having cognizance thereof: such penalties may also be sued for and recovered in the name of the People, by the Attorney General, and, when sued for and collected by him, shall be paid into the State Treasury. [Section 2993, Comp. Laws of 1871.]

†The term agent or agents, used in this section, shall include any acknowledged agent, surveyor, broker, or any other person or persons who shall in any manner aid in transacting the insurance business of any insurance company not incorporated by the laws of this State. The provisions of this section shall apply to all foreign insurance companies, partnerships, associations, and individuals, whether incorporated or not. [Section 2987, Comp. Laws of 1871.]

‡ Art. 1, Sec. 10.

States, which says that no State shall pass a "law impairing the obligation of contracts." This objection, if valid, would only apply to *existing* contracts made before the passage of such prohibitory law. The doctrine that "a State may prescribe any condition it chooses, within which foreign (not of this State) corporations must act, if at all, may exclude them entirely, or may invalidate all their acts done within its borders and without its permission," seems to be well affirmed by the Supreme Court of the United States, and of the several States. Some suits are now pending in this State which will undoubtedly soon test the validity of the present law, and the application of the penalties* now imposed upon unauthorized persons who act as brokers or agents. These suits will also determine the sufficiency of the claim set up, that such parties act as agents of the insured, and not of the company; hence a discussion of the subject here is unnecessary. The good faith of the State is pledged to protect the companies that comply with the law. The insurance laws of this State, like many other enactments, are both for the general protection of the public and for revenue. If equitable and constitutional, they should be supplemented, if necessary, by other acts to secure their enforcement. If any one person has the right to purchase his insurance from a company that has no license, to the detriment of companies that pay taxes (also depleting the State revenue), then may all. If one company may connive with agents or citizens to procure its business surreptitiously, and no penalty attach to the parties who connive with it to defeat the law, then may all. The question of civil rights and personal independence has no more force here than it has in other laws which have the same object in view. The laws of Congress against smuggling are designed for protection and revenue. Their enforcement is an abridgment of the individual right to purchase commodities in an underground manner. Yet these laws satisfy the majority for whose good they are enacted. The possession of smuggled goods is evidence against the possessor. Men who pay duties are undersold and defrauded, and parties who directly or indirectly violate the law are held amenable. Why should not parties who purchase this underground insurance, and connive with company or agent to defeat the law, be subjected to like penalties in order to vindicate a law which is designed for the good of the greatest number?

Some months since a warning letter was sent from this office to several unauthorized companies who had written policies in this State, to the effect that a continuance of such business might prove a bar to their admission herein if at some future time they should seek authority. By the advice of

* Any president, secretary, or other officer of any company organized under the laws of Michigan, or any officer, agent, or person doing or attempting to do business in this State, for any insurance company organized without this State, failing to comply with any of the requirements of this act, or violating any of the provisions thereof, shall be deemed guilty of a misdemeanor, and, upon conviction thereof shall be fined in a sum not exceeding one thousand dollars, and be imprisoned in the county jail for a period of not less than thirty days nor more than six months. [Laws of 1869, Act No. 186, being Section 2999, Comp. Laws of 1871.]

the present Attorney General, Hon. Isaac Marston, the penalties* prescribed by section 2987, Comp. Laws of 1871 will be applied to all such companies as are known to have violated the law.

In concluding this subject the Commissioner desires to state that his efforts to suppress the illegal business will not be diminished, and he invokes the co-operation of all law-abiding agents and citizens.

Very respectfully,

SAM'L H. ROW,

Commissioner of Insurance.

* It shall not be lawful for any fire insurance company, association, or partnership incorporated by or organized under the laws of any other State of the United States, or any foreign government, directly or indirectly, to take risks or transact any business of insurance in this State, unless possessed of the amount of actual capital required of similar companies formed under the provisions of this act: and any such company desiring to transact any such business as aforesaid, by any agent or agents in this State, shall first appoint an attorney in this State on whom process of law can be served, which process shall issue from the courts of this State. * * * And shall also file a certified copy of its charter, or deed of settlement, together with a statement under the oath of the president or vice-president and other chief officer, and secretary, of the company for which he or they may act, stating the name of the company and place where located; the amount of its capital, with a detailed statement of its assets, showing the amount of cash on hand, in bank, or in the hands of agents; the amount of real estate, and how much the same is encumbered by mortgage; the number of shares of stock of every kind owned by the company, the par or market value of the same; amount loaned on bond and mortgage; the amount loaned on other security, stating the kind and the amount loaned on each, and the estimated value of the whole amount of such securities; any other assets or property of the company; also, stating the indebtedness of the company, the amount of losses adjusted and unpaid, the amount incurred and in process of adjustment, the amount resisted by the company as illegal and fraudulent, and any other claims existing against the company. * * * Any violation of any of the provisions of this section shall subject the company violating to a penalty of five hundred dollars for each violation, and the additional sum of one hundred dollars for each month during which any such company shall neglect to make such publication, or to file such affidavits and statements as are herein required. [See 2987, Comp. Laws of 1871.]

JULY 17, 1874.

NOTE.—*The Chicago Fire of July 14, 1874.* As this form of the Report goes to press we have news that the city of Chicago has again suffered great loss by fire. An area of about sixty acres has been burned, destroying property to the amount of between five and six millions of dollars. The aggregate loss to insurance companies is large, amounting to about two and a quarter millions. This amount is however so widely distributed that it will be paid by the individual companies without seriously impairing the strength of any. From the Chicago Insurance "Herald" extra, of July 15, we take the following reported losses of such companies as are represented in this State. The figures relating to Chicago companies have been verified by dispatches to the Commissioner from the companies.

NAME AND LOCATION.	Risks in Burnt District.	Estimated Salvage.	Net Losses.
Aetna, Hartford, Conn.	\$95,000 00	\$5,000 00	\$90,000 00
Allemanina, Pittsburg, Pa.	80,000 00	10,000 00	20,000 00
Amazon, Cincinnati	25,000 00	10,000 00	15,000 00
American Central, St. Louis, Mo.	20,000 00	2,500 00	17,500 00
Atlantic & Pacific, Chicago.	47,280 00	11,076 00	86,154 00
Atlas, Hartford.	1,500 00	—	1,500 00
Black River, Watertown, N. Y.	4,000 00	—	4,000 00
Brewers' & Maltsters, N. Y.	24,500 00	12,000 00	12,500 00
Brewers' Milwaukee, Wis.	50,000 00	—	50,000 00
Buffalo German, Buffalo, N. Y.	1,500 00	—	1,500 00
Citizens' New York.	18,000 00	—	18,000 00
Citizens' Newark, N. J.	9,000 00	1,000 00	8,000 00
Clay Fire & Marine, Newport, Ky.	12,700 00	2,700 00	10,000 00
Connecticut Fire, Hartford, Conn.	5,000 00	2,000 00	8,000 00
Continental, New York.	97,000 00	36,000 00	61,000 00
Commerce Fire, New York.	9,500 00	1,500 00	8,000 00
Commerce, Albany, N. Y.	6,000 00	800 00	5,200 00
Commercial Union, London, England.	95,000 00	—	95,000 00
Detroit F. & M., Detroit, Mich.	1,500 00	—	1,500 00
Faneuil Hall, Boston, Mass.	1,500 00	—	1,500 00

NAME AND LOCATION.	Risks in Burnt District.	Estimated Salvage.	Net Losses.
Fairfield County, Norwalk, Conn.....	\$15,875 00	\$3,000 00	\$12,875 00
Fire Association, Philadelphia, Pa.....	25,000 00		25,000 00
Firemans' Fund, San Francisco, Cal.....	18,500 00	8,500 00	10,000 00
German American, N. Y.....	50,200 00	12,000 00	38,200 00
German, Erie, Pa.....	23,000 00	5,000 00	18,000 00
Germania, N. Y.....	12,500 00		12,500 00
Girard, Philadelphia.....	59,000 00	12,000 00	47,000 00
Glena Falls, N. Y.....	17,000 00	2,500 00	14,500 00
Globe, Chicago, Ill.....	75,000 00	25,000 00	50,000 00
Hanover, New York.....	12,500 00		12,500 00
Hamburg Bremen, Hamburg, Germany.....	52,900 00	2,900 00	50,000 00
Hartford, Hartford, Conn.....	52,700 00	12,000 00	40,700 00
Hoffman, New York.....	10,000 00	2,500 00	7,500 00
Home, Columbus, Ohio.....	10,000 00	2,500 00	7,500 00
Home, New York.....	157,250 00		157,250 00
Howard, New York.....	27,500 00		27,500 00
Humboldt, Newark, N. J.....	11,100 00	5,500 00	5,500 00
Imperial, London, England.....	47,000 00	7,000 00	40,000 00
Insurance Company of North America, Philadelphia.....			50,000 00
Irving, New York.....	7,500 00	500 00	7,000 00
Kansas, Leavenworth, Kansas.....	17,000 00	5,000 00	12,000 00
Lancashire, England.....	16,000 00		16,000 00
Lancaster, Penn.....	21,400 00	5,000 00	16,400 00
Lamar, New York.....	2,500 00		2,500 00
Liverpool and London and Globe, England.....	71,000 00	7,000 00	64,000 00
London Assurance Corporation, England.....	50,000 00		50,000 00
Lorillard, New York.....	7,500 00	2,500 00	5,000 00
Manhattan Fire, New York.....	3,000 00		3,000 00
Mercantile, Cleveland, O.....	1,800 00		1,800 00
Merchants' Newark, N. J.....	29,500 00	10,000 00	19,500 00
Meriden Fire, Meriden, Conn.....	2,000 00		2,000 00
Michigan State, Adrian, Mich.....	12,000 00	5,000 00	7,000 00
National, Hartford, Conn.....	21,800 00	4,000 00	17,800 00
National, Philadelphia, Pa.....	47,000 00	17,000 00	30,000 00
New York & Yonkers, N. Y.....	25,000 00	5,000 00	20,000 00
Niagara, N. Y.....	9,000 00	3,000 00	6,000 00
Northwestern National, Milwaukee, Wis.....	6,850 00		6,850 00
North British & Mercantile, England.....	18,000 00	6,000 00	12,000 00
Orient, Hartford.....	2,500 00		2,500 00
Pennsylvania Fire, Philadelphia.....	15,000 00		15,000 00
Penn Fire, Philadelphia.....	10,000 00		10,000 00
People's Newark, N. J.....	6,500 00	2,500 00	4,000 00
People's Memphis, Tenn.....	6,500 00	1,500 00	5,000 00
Phoenix, Brooklyn, N. Y.....	39,000 00	14,000 00	25,000 00
Phoenix, Hartford, Conn.....	25,000 00	5,000 00	20,000 00
Planters', Memphis, Tenn.....	16,000 00	5,000 00	11,000 00
Queen, London, England.....	58,000 00	5,000 00	53,000 00
Rochester German, Rochester, N. Y.....	4,100 00	100 00	4,000 00
St. Joseph Fire & Marine, Mo.....	825 00		825 00
St. Paul Fire & Marine, Minn.....	8,000 00	2,000 00	6,000 00
Scottish Commercial, Glasgow, Scotland.....	20,000 00	5,000 00	15,000 00
Springfield F. & M., Mass.....	35,000 00		35,000 00
Standard, New York.....	2,000 00		2,000 00
Star, New York.....	5,500 00	1,500 00	4,000 00
Sun, Cleveland, Ohio.....	500 00		500 00
Traders' Chicago.....	60,000 00	10,000 00	50,000 00
Tradersmen's New York.....	9,000 00	1,000 00	8,000 00
Western Assurance Corporation, Toronto, Canada.....	25,000 00	9,000 00	16,000 00
Westchester, New Rochelle, N. Y.....	17,000 00	5,000 00	12,000 00
Williamsburg City, Brooklyn, N. Y.....	56,250 00	11,250 00	45,000 00

STATISTICAL TABLES,
CONNECTED WITH
FIRE INSURANCE,
FOR THE YEAR 1878.

REGISTER OF MUTUAL FIRE INSURANCE COMPANIES OF MICHIGAN, DEC. 31, 1873.

No.	NAME OF COMPANY.	Date of Incorporation.	Name of President.	Name of Secretary.	Location of Office.	Doing Business in Counties of
1	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	May 25, 1870.	John B. Dumont.	Ira Chichester.	Allegan.	Allegan and Ottawa.
2	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	Oct. 2, 1863.	B. W. Warren.	Clement Smith.	Nashville.	Barry and Eaton.
3	Farmers' Mutual Fire Ins. Ass'n of Berrien and Cass Co's.	Jan. 4, 1869.	Samuel Thomson.	Charles F. Howe.	Buchanan.	Berrien and Cass.
4	Farmers' Mutual Fire Ins. Co. of Branch Co.	Feb. 26, 1862.	Asahel Brown.	James C. Pierce.	Coldwater.	Branch.
5	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	April 14, 1862.	Loomis Hutchinson.	Milo Soule.	Marengo.	Calhoun.
6	Farmers' Mutual Fire Ins. Co. of Cass Co.	May 4, 1863.	Henry B. Wells.	Philo B. White.	Dowagiac.	Cass and Van Buren.
7	Farmers' Mutual Fire Ins. Co. of Clinton Co.	May 12, 1863.	Josiah Upton.	Aram Beebe.	St. Johns.	Clinton and Gratiot.
8	Genesee County Farmers' Mutual Fire Ins. Co.	July 29, 1863.	H. Whittlessey.	Robert P. Aiken.	Flint.	Genesee.
9	Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Co's.	May 27, 1872.	J. C. Giddings.	James W. Howd.	Hillsdale.	Gratiot and Isabella.
10	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	Feb. 13, 1863.	Horatio Pratt.	John W. Falley.	Hillsdale.	Hillsdale.
11	Farmers' Mutual Fire Ins. Co. of Ingham Co.	June 18, 1863.	Alonso Sessions.	Lewis C. Loomis.	Mason.	Ingham.
12	Farmers' Mutual Fire Ins. Co. of Ionia Co.	Oct. 29, 1867.	W. Divine.	Oscar Talcott.	Ionia.	Ionia and Montcalm.
13	Peoples' Mutual Fire Ins. Co. of Jackson Co.	Jan. 16, 1863.	Richard Townley.	Daniel O. Barnard.	Jackson.	Ionia and Montcalm.
14	Farmers' Mutual Fire Ins. Co. of Jackson Co.	Feb. 17, 1863.	John Milham.	Moses Kingsley.	Jackson.	Jackson.
15	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	March 18, 1863.	Milton B. Hine.	John H. Withey.	Kalamazoo.	Kalamazoo.
16	Farmers' Mutual Fire Ins. Co. of Kent Co.	March 24, 1871.	John T. Rich.	Wm. H. Johnson.	Ada.	Kent.
17	Lapeer Co. Farmers' Mutual Fire Ins. Co.	Oct. 25, 1869.	T. North.	J. S. Kitchen, Dept. Sec.	Lapeer City.	Lapeer.
18	Farmers' Mutual Fire Ins. Co. of Farmers' Mutual Fire Ins. Co.	May 16, 1862.	Z. Cook.	Alfred D. Hall.	Caro.	Lapeer and Tuscola.
19	Farmers' Mutual Fire Ins. Co. of Leansawee County	Feb. 16, 1863.	E. B. Whans.	William Subr.	Tecumseh.	Leansawee.
20	Livingston County Mutual Fire Ins. Co.	June 15, 1863.	Robt. H. Jenks.	William R. Bartlett.	Genoa.	Livingston.
21	Farmers' Mut. Fire Ins. Co. of Macomb and St. Clair Co's.	May 14, 1863.	A. J. Keeney.	O. R. Pattengell.	Romeo and St. Clair.	Macomb and St. Clair.
22	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	May 25, 1870.	John Hadley, Jr.	John M. Baird, Dep. Sec.	Plymouth.	Monroe and Wayne.
23	Monitor Insurance Company	Aug. 15, 1861.	R. Haviland.	Cortes Pond.	Holly.	Oakland.
24	Shawassee Mutual Fire Insurance Company	March 11, 1868.	A. R. Metcalf.	John C. Joss.	Cortona.	Shawassee.
25	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	April 12, 1863.	J. W. Spitzer.	L. A. Clapp.	Centreville.	St. Joseph.
26	St. Joseph County Village Fire Ins. Co.	Oct. 25, 1868.	D. Francisco.	W. D. Pettit.	Centreville.	St. Joseph.
27	Three Rivers Farmers' Mutual Fire Ins. Co.	April 28, 1868.	B. J. Woodman, 2d.	Elias P. Hathaway.	Turkeytown.	St. Joseph.
28	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	Aug. 8, 1868.	Benj. W. Walte.	Newton Sheldon.	Paw Paw.	Van Buren.
29	Washington Mutual Fire Insurance Company	Dec. 31, 1869.	Jacob Raab.	William F. Buus.	Ann Arbor.	Washington.
30	German Farmers' Fire Ins. Co. of Washtenaw Co.	Sept. 5, 1869.	Andrew Spauld.	William F. Buus.	Ann Arbor.	Washtenaw.
31	Southern Washtenaw Farmers' Mutual Fire Ins. Co.	Dec. 10, 1872.	Andrew Spauld.	D. W. Palmer.	Manchester.	Washtenaw.

COMPANIES ORGANIZED SINCE JANUARY 1, 1874.

Citizens' Mutual Fire Insurance Company of Kalamazoo County; R. S. Babcock, President; Moses Kingsley, Secretary.
 Citizens' Mutual Fire Insurance Company of Oakland and Genesee Counties; T. L. Patterson, President; J. M. Baird, Secretary.

TABLE I.—Abstract of the Reports of Mutual Fire Insurance Companies organized under the Laws of the State of Michigan, showing Membership, Assets, Risks, Resources, and Liabilities, on the 31st day of December, 1873.

NAME OF COMPANY.	MEMBERSHIP.		RISKS.		RESOURCES.		LIABILITIES.	
	Whole No.	* Net Additions during 1873.	Total Amt. Dec. 31, 1873.	* Net Amt. Written during 1873.	Cash on hand.	Assessments outstanding.	Claims for Losses.	All other Claims.
1 Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	545	7	\$781,064 00	\$96,940 00	\$7 26	\$519 62	\$173 51	\$466 64
2 Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	2,087	58	3,605,012 75	147,107 19	.....	7,065 17	4,865 08	400 00
3 Farmers' Mutual Fire Ins. Ass'n of Berrien and Cass Co's.	915	116	2,092,506 00	287,768 00	66 35	88 65	.....	680 50
4 Farmers' Mutual Fire Ins. Co. of Branch County.	2,044	60	8,542,546 00	192,076 00	869 29	4,117 50	4,366 01	498 76
5 Farmers' Mutual Fire Ins. Co. of Calhoun County.	2,183	28	5,856,456 00	72,106 00	411 71	724 09	361 55	.....
6 Farmers' Mutual Fire Ins. Co. of Cass County.	544	116	1,077,505 00	293,380 00	148 25	77 52	.....	None.
7 Farmers' Mutual Fire Ins. Co. of Clinton County.	1,880	88	2,064,777 00	156,880 00	None.	645 24	.....	None.
8 Genesee County Farmers' Mutual Fire Ins. Co.	1,990	60	8,143,403 00	124,540 00	.....	4,914 81	2,818 50	1,150 00
9 Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Co's.	278	17	889,408 00	9,667 00	38 22	156 14	2,918 50	1,487 80
10 Farmers' Mutual Fire Ins. Co. of Hillsdale County.	2,835	84	4,367,879 00	141,565 00	880 63	243 26	601 55	.....
11 Farmers' Mutual Fire Ins. Co. of Ingham County.	897	45	1,561,525 00	60,675 00	743 09	118 16	.....	None.
12 Farmers' Mutual Fire Ins. Co. of Ionia County.	2,298	189	4,849,594 00	879,523 00	897 43	2,425 81	.....	* 15 98
13 Peoples' Mutual Fire Ins. Co. of Ionia and Montcalm Co's.	1,260	698	1,788,581 00	995,986 00	50 82	41,273 04	.....	* 15 93
14 Farmers' Mutual Fire Ins. Co. of Jackson County.	1,880	67	4,010,140 00	81,860 00	808 00	6,691 89	1,000 00	150 00
15 Farmers' Mutual Fire Ins. Co. of Kalamazoo County.	1,307	28	3,794,040 00	87,400 00	6,197 65	123 90	.....	55 50
16 Farmers' Mutual Fire Ins. Co. of Kent County.	1,366	35	2,599,263 00	147,620 00	2,858 29	550 42	.....	None.
17 Leapeer County Farmers' Mutual Fire Ins. Co.	409	83	560,635 00	80,600 00	.....	94 77	7,189 00	None.
18 Lapeer and Tuscola Counties Farmers' Mutual Fire Ins. Co.	668	18	706,995 00	6,928 00	.....	2,843 10	1,920 68	993 47
19 Farmers' Mutual Fire Ins. Co. of Lenawee County.	8,216	308	5,898,290 00	120,877 00	10,252 64	6,498 88	.....	16,745 97
20 Livingston County Mutual Fire Ins. Co.	1,540	98	3,676,549 00	187,313 00	1,600 43	.....	.....	None.
21 Farmers' Mutual Fire Ins. Co. of Macomb and St. Clair Co's.	8,245	191	4,817,995 00	40,321 00	3,638 95	* 2,366 18	10 1,923 48	162 81
22 Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	1,497	108	2,699,196 00	922,397 00	136 93	2,060 73	.....	2,192 48
23 Monitor Insurance Company	423	81	841,094 00	905,247 00	11 1,658 20	.....	1,859 80	268 30
24 Shawassee Mutual Fire Insurance Company	1,163	87	2,217,493 00	66,518 00	94 17	483 23	.....	75 00
25 Farmers' Mutual Fire Ins. Co. of St. Joseph County	1,180	63	2,621,418 00	85,280 00	28 10	.....	9,861 47	839 80
26 St. Joseph County Village Fire Insurance Company	563	49	817,189 00	56,525 00	.....	150 00	12 5,860 00	1,140 00
27 Three Rivers Farmers' Mutual Fire Insurance Company	514	87	1,297,970 00	184,850 00	197 85	.....	.....	None.
28 Farmers' Mutual Fire Ins. Co. of Van Buren County	1,104	41	1,810,000 00	15,000 00	.....	1,050 00	750 00	298 55
29 Washitaw Mutual Fire Ins. Co. of Van Buren County	2,210	48	5,345,772 00	110,448 00	11 979 77	.....	6,868 34	397 50
30 German Farmers' Fire Insurance Co. of Washitaw County	634	83	1,791,377 00	207,812 00	84 86	4 889 99	.....	None.
31 Southern Washitaw Farmers' Mutual Fire Insurance Company	119	14	1,804,809 00	16,800 00	191 77	.....	.....	115 75
Aggregates	41,587	+ 238 2,647	\$80,625,868 75	+ 142,765 00 \$4,607,988 19	\$90,364 64	\$45,811 04	\$43,316 63	\$27,500 40

* After deducting withdrawals and cancellations during 1873. + Net decrease by sale of property and withdrawals. 1 For borrowed money to pay losses. 2 This Company reports Premium or deposit notes in force, \$68 84, and office furniture, \$100 00. 3 Office rent. 4 Premium or deposit notes in force. 5 Incorrectly reported in 1873 at 1,942. 6 Net increase of policy-holding members. 7 Reinstated. 8 \$682,019 of this sum was in force Dec. 31, 1872, but was not reported. 9 Includes \$81 88 in Secretary's and Receivers' hands. 10 Includes \$660, loss restated. 11 Includes interest on assessments and cash due from Treasurer. 12 Includes \$4,000 00, loss restated. 13 Includes Interest and Discount received.

TABLE II.—Abstract of the Reports of Mutual Fire Insurance Companies organized under the Laws of the State of Michigan, showing Fees, Percentages, Assessments, and Expenditures during the year 1873.

NAME OF COMPANY.	Fees and Percentage Received.		ASSESSMENTS.					EXPENDITURES.			
	Amount Levied during the year.	Rate per dollar on property at risk.	Collected and paid in during the year 1873.	Collected during the year prior to 1873.	Gross amount outstanding not canceled.	Losses Paid.	Salaries and fees.	Other expenses.			
1 Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's	\$54.87	.003	\$6,921.33	\$143.09	\$519.63	\$248.59	\$106.67	\$3.74			
2 Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	753.69			846.00	7,065.17	None.	977.71	133.80			
3 Farmers' Mutual Fire Ins. Ass'n of Berrien and Cass Co's	366.50			1,188.73	83.65	4,117.50	4,190.00	451.23			
4 Farmers' Mutual Fire Ins. Co. of Branch County	438.47	.0014	4,962.99	587.90	4,117.50	2,538.98	431.84	59.10			
5 Farmers' Mutual Fire Ins. Co. of Calhoun County	684.66	.0007	8,157.43	7,576.40	794.09	1,144.83	1,049.18	938.78			
6 Farmers' Mutual Fire Ins. Co. of Cass County	508.70	None.	None.	81.75	77.93	None.	414.30	94.59			
7 Farmers' Mutual Fire Ins. Co. of Cass County	577.84	.0014	2,765.53	1,877.30	1,590.00	2,365.73	1,437.70	141.08			
8 Genesee County Farmers' Mutual Fire Ins. Co.	250.00	.0015	4,525.03	6,890.47	4,325.03	4,626.71	981.45	1,815.95			
9 Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Co's	110.92			646.88	156.14	1,541.82	175.71				
10 Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	210.80	.0015	6,370.14	6,001.88	245.26	1,628.50	699.61	268.23			
11 Farmers' Mutual Fire Ins. Co. of Ingham County	456.30	.0014	2,840.99	238.00	113.16	1,856.93	578.99	193.70			
12 Farmers' Mutual Fire Ins. Co. of Ionia Co.	514.95	.001	4,803.36	3,085.96	2,983.67	5,268.34	1,856.93	243.80			
13 Peoples' Mutual Fire Ins. Co. of Ionia and Montcalm Co's	1,315.00			1,931.06	1,272.04	27.45	1,103.54	100.15			
14 Farmers' Mutual Fire Ins. Co. of Jackson County	264.09	.0015	5,964.39	5,579.26	340.00	4,556.83	3,078.56	24.70			
15 Farmers' Mutual Fire Ins. Co. of Kalamazoo County	381.70	.003	7,392.86	7,073.86	22.40	2,857.90	1,145.00	311.84			
16 Farmers' Mutual Fire Ins. Co. of Kent Co.	478.67	.003	6,010.33	4,459.90	16.63	1,595.84	288.76	159.79			
17 LaPeer County Farmers' Mutual Fire Ins. Company	103.96		Nothing.	957.06	94.77	67.06	108.93				
18 LaPeer and Tuscola Counties Farmers' Mutual Fire Ins. Co.	149.90	.0046	2,400.50	1,831.10	2,943.10	2,092.13	399.57	57.10			
19 Farmers' Mutual Fire Ins. Co. of Lenawee County		.0016	10,703.03	5,992.95	6,493.88	9,090.31	907.75	\$6,949.01			
20 Livingston County Mutual Fire Ins. Co.	433.72	.001	3,451.90	3,451.90	24.33	2,854.35	693.85	96.89			
21 Farmers' Mutual Fire Ins. Co. of Macomb and St. Clair Co's	453.89	.0016	7,428.95	6,986.05	557.56	3,185.25	2,043.13	151.84			
22 Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	593.17	.0025	6,035.23	3,994.51	1,978.89	4,549.13	1,759.23	37.30			
23 Monitor Insurance Company	388.57	.0403	2,936.73	1,592.84	2,060.72	1,188.75	494.41	11.86			
24 Shiawassee Mutual Fire Insurance Company	134.06	.0008	1,669.93	1,238.56	483.23	1,057.95	556.57	864.84			
25 Farmers' Mutual Fire Ins. Co. of St. Joseph County	207.13	.0017	2,782.16	2,751.70	None.	2,394.16	593.20	61.15			
26 St. Joseph County Village Fire Insurance Company	256.00	.0089	2,911.00	2,605.52		2,173.53	483.00	50.00			
27 Three Rivers Farmers' Mutual Fire Insurance Company	130.47	.001	1,190.58	768.85	567.50	4,876.00	171.47	48.85			
28 Farmers' Mutual Fire Ins. Co. of Van Buren County	165.35	.0018	1,190.58	2,148.00	1,050.00	3,866.43	831.15	55.90			
29 Washenaw Mutual Fire Insurance Company	254.76	.0015	8,060.48	7,749.47	1,380.56	12,000.00	1,667.55	61.55			
30 German Farmers' Fire Insurance Co. of Washenaw Co.	173.15		Nothing.	1,668.00			336.65				
31 Southern Washenaw Farmers' Mutual Fire Ins. Co.	81.15	.0007	1,668.00				75.00				
Aggregates	\$10,580.21		\$112,450.23	\$78,659.52	\$30,360.24	\$45,637.13	\$95,935.89	\$95,736.46	\$19,010.79		

- 1 Commenced collections in December. Reports not in.
- 2 January \$583 86 premium or deposit notes in force.
- 3 Company also reports \$351 48 cash premiums received during the year.
- 4 Cash premiums received during 1878.
- 5 Premium or deposit notes in force.
- 6 Company also reports \$528 50 cash premiums received during the year.
- 7 Not stated; retained by agents and Secretary.
- 8 Includes loans to pay losses and interest on same.
- 9 Company also reports \$381 73 cash premiums received during the year.
- 10 Includes counsel and witness fees in suit.
- 11 Premium on deposit notes taken during the year.
- 12 *Fees and percentage received*—In most cases the items here reported are the perquisite of the Secretary, but should nevertheless be reported as expenditure and be included in the column of "*Salaries and Fees*." They do not appear to have been so reported in every instance.
- 13 Where more than one assessment is reported as made during the year, the average rate per dollar is given as found per the property at risk at the commencement of the year.
- c Losses paid, of which \$790 00 occurred in prior years.
- d Losses paid, of which \$2,889 49 occurred in prior years.
- e Losses paid, of which \$3,553 86 occurred in prior years.
- f Losses paid, of which \$1,445 28 occurred in prior years.
- g Losses paid, of which \$1,341 46 occurred in prior years.
- h Losses paid, of which none occurred in prior years.
- i Losses paid, of which \$238 00 occurred in prior years.
- j Losses paid, of which \$2,883 03 occurred in prior years.
- k Losses paid, of which \$725 00 occurred in prior years.
- l Losses paid, of which \$1,287 13 occurred in prior years.
- m Losses paid, of which \$1,246 50 occurred in prior years.
- n Losses paid, of which \$732 00 occurred in prior years.
- o Losses paid, of which \$38 75 occurred in prior years.
- p Losses paid, of which \$31 75 occurred in prior years.
- q Losses paid, of which \$600 00 occurred in prior years.
- r Losses paid, of which \$2,854 00 occurred in prior years.
- s Losses paid, of which \$4,404 18 occurred in prior years.

TABLE III.—EXHIBIT OF FIRE INSURANCE

Also the names and residences of Attorneys of, amount of risks written, Premiums received, Insurance Companies of this and

ORGANIZED. ADMITTED TO MICHIGAN.	COMPANIES.	ATTORNEY.	Risks written in Michigan during 1878.
	NAME AND LOCATION.	Name and Residence.	
	MICHIGAN COMPANIES.		
1866	Detroit Fire & Marine, Detroit.....	James J. Clark, Secretary.....	\$11,264,153 00
1864	Michigan State, Adrian.....	Henry Hart, Secretary.....	5,081,841 00
1868	State, Lansing.....	George E. Ranney, Secretary.....	716,944 50
	Totals—Michigan Companies.....		\$17,184,388 50
	OTHER STATES.		
1869	Ætna, Hartford, Conn.....	Geo. W. Hoffman, Detroit.....	\$11,920,528 00
1867	Agricultural, Watertown, N. Y.....	E. A. Hough, Jackson.....	5,902,043 00
1870	¹ Alemannia, Cleveland, O.....	Julius Stoll, Detroit.....	.....
1872	Allemania, Pittsburgh, Pa.....	H. F. Burch, Big Rapids.....	2,088,998 00
1871	Amazon, Cincinnati, O.....	N. B. Jones, Lansing.....	\$1,229,089 00
1870	American, Chicago, Ill.....	Owen Groom, Jr., Jackson.....	5,169,814 00
1870	American Central, St. Louis, Mo.....	Herbert E. Dewey, Grand Rapids.....	1,182,500 00
1873	¹ Arctic, New York, N. Y.....	A. G. Lindsey, Detroit.....	.....
1873	Armenia, Pittsburgh, Pa.....	Edward H. Peck, Lansing.....	92,066 66
1872	Atlantic, Brooklyn, N. Y.....	Geo. W. Hoffman, Detroit.....	89,560 00
1873	Atlantic F. & M., Providence, R. I.....	W. S. Talman, Detroit.....	44,500 00
1873	Atlantic & Pacific, Chicago, Ill.....	George H. Glilam, Lansing.....	641,294 34
1873	Atlas, Hartford, Conn.....	Alexander McLane, Detroit.....	58,115 00
1873	Aurora F. & M., Cincinnati, O.....	F. W. Duvernois, Detroit.....	880,126 00
1873	Black River, Watertown, N. Y.....	Geo. H. House, Lansing.....	765,608 00
1872	Brewers' Fire of N. A., Milwaukee, Wis.....	Walter P. Beach, Detroit.....	961,653 00
1872	Brewers' & Maltsters' New York, N. Y.....	C. B. Hebbard, Detroit.....	\$1,718,713 00
1867	Buffalo German, Buffalo, N. Y.....	Carl Schmemmann, Detroit.....	766,969 00
1873	Capital City, Albany, N. Y.....	John G. Erwin, Detroit.....	76,050 00
1865	Citizens' New York, N. Y.....	Henry C. Munson, Detroit.....	1,048,400 00
1873	Clay F. & M., Newport, Ky.....	James A. Colyer, Grand Rapids.....	288,825 00
1865	Commerce, Albany, N. Y.....	C. B. Hebbard, Detroit.....	516,490 00
1865	Commerce Fire, New York, N. Y.....	Rudolph Dispenbeck, Detroit.....	485,115 00
1872	Connecticut Fire, Hartford, Conn.....	Charles F. Peltier, Detroit.....	815,500 00
1869	Continental, New York, N. Y.....	Ira Worcester, Detroit.....	6,352,768 00
1872	Equitable F. & M., Providence, R. I.....	W. S. Talman, Detroit.....	90,780 00
1871	Exchange Fire, New York, N. Y.....	J. G. Erwin, Detroit.....	288,025 00
1873	Fairfield County Fire, South Norwalk, Conn.....	William P. Innes, Grand Rapids.....	184,251 00
1873	Fire Association, Philadelphia, Pa.....	C. P. Hebbard, Detroit.....	655,825 00
1873	Firemen's Fund, San Francisco, Cal.....	J. J. Clark, Detroit.....	462,790 00
1870	Franklin Fire, Philadelphia, Pa.....	John G. Erwin, Detroit.....	8,352,047 00
1873	German, Erie, Pa.....	S. W. Wright, Lansing.....	756,426 52
1873	German American, New York, N. Y.....	Benj. Vernon, Detroit.....	2,915,667 00
1861	Germania Fire (of Underwriter's Agency), N. Y.....	L. R. Morris, Detroit.....	1,176,574 00
1873	Germania F. & M., Cincinnati, O.....	F. W. Duvernois, Detroit.....	406,925 00
1870	Girard F. & M., Philadelphia, Pa.....	E. G. D. Holden, Grand Rapids.....	1,482,865 00
1867	Glens Falls, Glens Falls, N. Y.....	J. C. Lowell, Jackson.....	810,187 00
1873	Globe, Cincinnati, O.....	Wm. H. Fitch, Detroit.....	417,441 00
1873	Globe, Chicago, Ill.....	C. V. De Land, East Saginaw.....	153,160 00
1864	Hanover (of Underwriter's Agency), New York.....	L. R. Morris, Detroit.....	1,176,874 00
1869	Hartford Fire, Hartford, Conn.....	Geo. W. Hoffman, Detroit.....	7,682,553 00
1871	Hibernia, Cleveland, O.....	M. J. McDowd, Detroit.....	841,245 82
1871	Hoffman, New York, N. Y.....	A. G. Lindsey, Detroit.....	994,596 00
1869	Home, New York, N. Y.....	Daniel Morse, Detroit.....	10,824,947 00
1869	Home, Columbus, O.....	John G. Erwin, Detroit.....	914,820 00

¹ Withdrawn from the State.

a For Inland Risks see Appendix to this Table, page 11.

BUSINESS IN MICHIGAN DURING 1873.

Losses paid and incurred in Michigan during the year 1873, by Stock, Fire, and Fire-Marine other States and Foreign Governments.

PREMIUM RECEIPTS IN MICHIGAN DURING 1873.			LOSSES IN MICHIGAN DURING 1873.			
Fire.	Inland Marine.	Total.	PAID.			INCURRED.
			Fire.	Inland Marine.	Total.	
\$118,435 23	\$92,757 60	\$301,192 83	\$55,955 73	\$36,806 11	\$92,761 84	^b \$108,820 71
68,458 66	-----	68,458 66	12,588 95	-----	12,588 95	25,874 85
12,757 55	-----	12,757 55	8,098 73	-----	8,098 73	8,781 55
\$194,651 48	\$92,757 60	\$377,409 08	\$71,638 46	\$36,806 11	\$108,489 57	\$142,427 11
29,016 58	84,985 83	183,952 41	52,326 81	85,625 73	88,162 08	^b 76,612 75
23,798 59	-----	23,798 59	15,712 18	-----	15,712 18	15,712 18
8,634 58	-----	8,634 58	8,803 42	-----	8,803 42	7,170 90
43,003 60	-----	43,003 60	12,492 74	-----	12,492 74	16,884 48
22,560 04	5,879 83	27,969 86	29,901 18	4,509 42	34,410 55	^b 24,797 88
58,776 73	-----	58,776 73	6,218 89	-----	6,218 88	19,286 13
20,018 29	-----	20,018 29	22,361 66	-----	22,361 66	22,361 66
1,091 94	2,912 45	3,104 39	-----	-----	-----	-----
1,405 81	-----	1,405 81	None.	-----	-----	None.
1,983 14	-----	1,983 14	None.	-----	-----	None.
455 95	-----	455 95	None.	-----	-----	None.
29,144 71	-----	29,144 71	4,157 18	-----	4,157 18	4,718 56
1,089 53	-----	1,089 53	None.	-----	-----	None.
6,652 64	-----	6,652 64	8,183 95	-----	8,183 95	8,288 95
17,979 14	-----	17,979 14	7,290 59	-----	7,290 59	10,887 25
18,701 69	-----	18,701 69	23,707 84	-----	23,707 84	30,701 51
2,506 01	10,894 89	14,397 90	1,992 50	6,000 97	7,993 47	^b 11,290 96
10,544 83	-----	10,544 83	3,600 18	-----	3,600 18	8,600 18
1,187 28	-----	1,187 28	None.	-----	None.	1,377 67
11,777 32	-----	11,777 32	7,524 99	-----	7,524 99	6,518 24
5,129 71	-----	5,129 71	None.	-----	-----	None.
3,815 54	-----	3,815 54	4,848 08	-----	4,848 08	5,542 02
6,797 89	-----	6,797 89	1,248 00	-----	1,248 00	1,348 00
13,932 89	-----	13,932 89	20,408 16	-----	20,408 16	18,411 49
77,415 04	-----	77,415 04	70,551 73	-----	70,551 73	67,049 71
946 21	-----	946 21	None.	-----	-----	None.
3,931 23	-----	3,931 23	5,099 23	-----	5,099 23	5,099 23
3,229 59	-----	3,229 59	824 71	-----	824 71	8,673 58
14,451 67	-----	14,451 67	2,708 53	-----	2,708 53	3,583 00
7,693 10	-----	7,693 10	3,305 00	-----	3,305 00	3,305 00
67,223 87	-----	67,223 87	35,541 98	-----	35,541 98	33,914 00
19,111 98	-----	19,111 98	7,267 26	-----	7,267 26	10,025 67
44,839 79	-----	44,839 79	27,611 91	-----	27,611 91	23,523 56
23,599 08	-----	23,599 08	9,235 74	-----	9,235 74	9,235 74
4,567 43	-----	4,567 43	1,898 65	-----	1,898 65	1,410 81
19,805 09	-----	19,805 09	10,261 63	-----	10,261 63	10,068 18
11,341 19	-----	11,341 19	2,234 22	-----	2,234 22	4,797 63
5,297 47	-----	5,297 47	1,915 99	-----	1,915 99	2,515 99
3,689 50	-----	3,689 50	5,744 00	-----	5,744 00	7,415 47
22,599 08	-----	22,599 08	9,235 74	-----	9,235 74	9,322 87
114,057 29	-----	114,057 29	63,971 54	-----	63,971 54	70,118 49
11,650 11	-----	11,650 11	7,968 50	-----	7,968 50	8,938 50
8,492 11	-----	8,492 11	3,813 94	-----	3,813 94	6,325 25
162,906 81	-----	162,906 81	70,675 48	-----	70,675 48	79,594 81
30,595 33	-----	30,595 33	26,212 27	-----	26,212 27	27,312 37

^b For Inland losses incurred see Appendix to this Table, page 11.

TABLE III.—BUSINESS IN MICHIGAN CONTINUED.

ADMITTED.	COMPANIES.	ATTORNEY.	Risks written in Michigan during 1873.
	NAME AND LOCATION.	Name and Residence.	
1850	Howard, New York, N. Y.	Alex. McLane, Detroit	\$1,483,408 00
1878	Humboldt, Newark, N. J.	M. D. Osband, Lansing	851,250 00
1864	Insurance Co. of N. A., Philadelphia, Pa.	C. B. Hebbard, Detroit	6,737,074 00
1872	Irving, New York, N. Y.	A. G. Lindsay, Detroit	242,800 00
1873	Lamar, New York, N. Y.	W. S. Talman, Detroit	102,964 00
1878	Lancaster, Lancaster, Pa.	Chas. D. Stevens, Detroit	178,546 83
1873	Lorillard, New York, N. Y.	Benj. Verner, Detroit	913,065 01
1873	Manhattan Fire, New York, N. Y.	A. G. Lindsay, Detroit	a 1,633,388 00
1873	Mechanics' and Traders', New York, N. Y.	William S. Talman, Detroit	a 688,688 00
1873	Mercantile, Cleveland, O.	P. J. Ralph, Detroit	a 716,087 87
1850	Mercantile Fire, New York, N. Y.	Benj. Verner, Detroit	412,372 50
1873	Mercantile Mutual, New York, N. Y.	Henry C. Munson, Detroit	a 1,583,986 00
1873	Merchants', Newark, N. J.	Henry C. Munson, Detroit	650,546 80
1865	Merchants', Providence, R. I.	W. S. Talman, Detroit	138,635 00
1878	Meriden Fire, Meriden, Conn.	Charles F. Peltier, Detroit	37,500 00
1865	Narragansett F. & M., Providence, R. I.	Vernor Brothers, Detroit	571,919 00
1873	National Fire, Hartford, Conn.	W. B. Wesson, Detroit	1,869,377 00
1871	National Fire, New York, N. Y.	Henry C. Munson, Detroit	839,598 00
1873	National Fire, Philadelphia, Pa.	Charles D. Stevens, Detroit	895,587 74
1871	Newport F. & M., Newport, R. I.	B. B. Noyes, Detroit	231,190 00
1867	New York Central, Union Springs, N. Y.	B. M. Anthony, Detroit	690,511 00
1850	Niagara Fire, New York, N. Y.	E. R. Merrifield, Lansing	1,176,874 00
1873	Northwestern National, Milwaukee, Wis.	Alfred Millard, Adrian	a 634,379 00
1873	Orient, Hartford, Conn.	C. Tracy, Lansing	1,418,251 00
1873	Orient Mutual, New York, N. Y.	W. P. Beach, Detroit	a 235,615 05
1878	Pacific Mutual, New York, N. Y.	John G. Erwin, Detroit	a 4,592,409 00
1872	Penn Fire, Philadelphia, Pa.	J. T. R. Brown, Detroit	1,939,062 00
1871	Pennsylvania Fire, Philadelphia, Pa.	C. B. Hebbard, Detroit	1,407,543 00
1873	Peoples', Newark, N. J.	John G. Erwin, Detroit	397,493 00
1850	Phenix, Brooklyn, N. Y.	Ira Worcester, Detroit	a 2,500,650 00
1850	Phenix, Hartford, Conn.	Chas. D. Stevens, Detroit	4,470,873 00
1873	Providence Washington, Providence, R. I.	B. B. Noyes, Detroit	218,825 60
1864	¹ Relief, New York, N. Y.	John G. Erwin, Detroit	1,176,874 00
1864	Republic, New York, N. Y.	Wm. B. Wesson, Detroit	407,069 00
1873	Rochester German, Rochester, N. Y.	F. W. Duvernois, Detroit	2,487,900 94
1850	Springfield F. & M., Springfield, Mass.	Benj. Verner, Detroit	542,610 00
1868	Standard Fire, New York, N. Y.	A. G. Lindsay, Detroit	130,050 00
1871	Star Fire, New York, N. Y.	Ira Worcester, Detroit	a 587,043 00
1873	St. Joseph F. & M., St. Joseph, Mo.	Geo. W. Hoffman, Detroit	157,900 00
1871	St. Nicholas, New York, N. Y.	William S. Talman, Detroit	a 958,688 00
1872	St. Paul F. & M., St. Paul, Min.	Seymour Foster, Lansing	751,850 00
1865	Sun, Cleveland, O.	James J. Clark, Detroit	5,331,800 00
1873	Traders', Chicago, Ill.	George A. Baldwin, Jackson	1,412,900 00
1867	Tradesmen's Fire, New York, N. Y.	J. T. R. Brown, Detroit	a 635,022 00
1868	Watertown Fire, Watertown, N. Y.	E. A. Hough, Jackson	623,250 00
1873	Westchester Fire, New Rochelle, N. Y.	C. B. Hebbard, Detroit	870,925 00
1873	Williamsburg City Fire, Brooklyn, N. Y.	J. T. R. Brown, Detroit	2,893,554 00
	Totals—Companies of other States		650,988 00
	FOREIGN COMPANIES.		
1873	Com. Union Assurance Co., London, England	J. T. R. Brown & Bro., Detroit	2,556,277 00
1873	Hamburg Bremen, Hamburg, Germany	Julius Stoll, Detroit	
1868	Imperial, London, England	Ira Worcester, Detroit	
1873	Lancashire, Manchester, England	A. G. Lindsay, Detroit	
1861	Liverpool, London & Globe, Liverpool, England	Geo. P. Sanford, Lansing	

¹ Withdrawn from the State.

a For Inland Risks see Appendix to this Table, page 11.

TABLE III.—BUSINESS IN MICHIGAN CONTINUED.

PREMIUM RECEIPTS IN MICHIGAN DURING 1878.			LOSSES IN MICHIGAN DURING 1878.			
Fire.	Inland Marine.	Total.	PAID.			INCURRED.
			Fire.	Inland Marine.	Total.	
\$16,989 06		\$16,989 06	\$5,476 71		\$5,476 71	\$4,676 71
7,618 59		7,618 59	2,801 80		2,801 80	2,801 80
127,064 65		127,064 65	65,527 66		65,527 66	54,765 04
5,057 65		5,057 65	1,799 88		1,799 88	1,799 88
1,879 60		1,879 60			None.	None.
4,566 17		4,566 17				919 50
14,551 26		14,551 26	3,740 42		3,740 42	3,740 42
21,828 08	\$5,666 78	27,494 76	9,886 43	None.	9,886 43	9,886 43
1,917 78	10,594 80	12,512 63	None.	None.		None.
2,025 28	21,280 26	23,305 49	20 00	\$6,805 40	6,825 40	^b 18,925 40
5,698 86		5,698 86	4,015 64		4,015 64	4,015 64
	20,545 79	20,545 79		18,617 05	18,617 05	^b 24,617 05
9,456 28		9,456 28	554 91		554 91	3,054 91
2,126 80		2,126 80	None.		None.	238 79
414 82		414 82	None.		None.	167 18
12,885 72		12,885 72	8,886 47		8,886 47	12,958 12
25,665 64		25,665 64	10,768 67		10,668 67	11,426 97
5,888 84		5,888 84	None.		None.	4,068 91
28,892 99		28,892 99	5,240 31		5,240 31	7,740 31
2,258 44		2,258 44	100 00		100 00	100 00
15,856 86		15,856 86	5,688 45		5,688 45	5,628 28
22,599 08		22,599 08	9,285 74		9,285 74	9,228 87
18,887 10	982 28	19,869 38	5,220 83	825 09	5,545 97	^b 6,795 97
26,160 02		26,160 02	16,857 76		16,857 76	19,604 25
	10,598 67	10,598 67		3,012 56	3,012 56	None.
	21,614 36	21,614 36		18,929 17	18,929 17	^b 3,000 00
28,141 29		28,141 29	9,564 88		9,564 88	12,141 29
25,940 68		25,940 68	18,198 68		18,198 68	18,198 68
9,289 20		9,289 20	346 81		346 81	346 51
35,781 50	11,014 86	46,796 16	15,652 86	8,188 81	23,841 17	^b 25,609 17
68,614 25		68,614 25	48,890 79		48,890 79	48,210 00
2,807 47		2,807 47	None.		None.	None.
8,356 25		8,356 25				
22,599 08		22,599 08	9,285 74		9,285 74	9,228 87
5,089 70		5,089 70	1,680 17		1,680 17	None.
39,662 28		39,662 28	9,649 58		9,649 58	12,486 11
5,888 24		5,888 24	2,219 18		2,219 18	2,219 18
8,366 06		8,366 06	2,998 97		2,998 97	2,998 97
9,429 59	1,898 90	10,821 49	4,516 19	227 29	4,748 40	^b 7,248 40
1,949 56		1,949 56	688 15		688 15	688 15
20,651 82	788 98	21,440 80	21,779 95	841 86	22,621 81	^b 24,498 05
4,322 89		4,322 89	9,300 97		9,300 97	9,300 97
9,958 96	896 61	10,855 47	2,027 75	None.	2,027 75	^b 2,027 75
7,891 20		7,891 20	4,448 84		4,448 84	5,198 84
41,886 87		41,886 87	20,187 27		20,187 27	21,187 27
18,188 85		18,188 85	16,772 59		16,772 59	16,772 59
6,181 85	1,840 00	8,021 85	1,615 85	881 41	2,497 26	^b 1,698 08
\$1,805,930 27	\$160,289 57	\$1,966,169 84	\$945,856 77	\$100,674 28	\$1,046,581 00	\$1,098,507 80
10,688 88		10,688 88	7,900 75		7,900 75	12,295 75
70,618 58		70,618 58	1,256 48		1,256 48	1,656 48
27,279 98		27,279 98	44,509 62		44,509 62	31,876 22
11,319 59		11,319 59	2,091 96		2,091 96	2,091 96
35,259 08		35,259 08	8,209 50		8,209 50	22,828 08

^b For Inland losses incurred see Appendix to this Table, page 11.

TABLE III.—BUSINESS IN MICHIGAN CONTINUED.

ADMITTED.	COMPANIES.	ATTORNEY.	Risks written in Michigan during 1873.
	NAME AND LOCATION.	Name and Residence.	
1873	London Assurance Corporation, London, Eng...	John G. Erwin, Detroit.....	\$790,140 00
1867	N. British & Mercantile, London and Edinburgh	Nelson B. Jones, Lansing.....	8,859,410 00
1867	Queen, Liverpool, England.....	Benj. Vernor, Detroit.....	1,848,407 00
1870	Royal, Liverpool, England.....	Benj. Vernor, Detroit.....	2,252,478 99
1873	Scottish Commercial, Glasgow, Scotland.....	Ira Worcester, Detroit.....	206,485 00
1872	Western Assurance Co., Toronto, Canada.....	F. O. Davenport, Detroit.....	* 550,000 00
	Totals—Foreign companies.....	.....	\$16,095,859 99
	“ Other States.....	.....	181,248,587 17
	“ Michigan companies.....	.....	17,184,898 50
	Aggregate.....	.....	\$164,478,885 66.

* For Inland Risks see Appendix to this Table, page 11.

TABLE III.—BUSINESS IN MICHIGAN CONTINUED.

PREMIUM RECEIPTS IN MICHIGAN DURING 1873.			LOSSES IN MICHIGAN DURING 1873.			
			PAID.			INCURRED.
Fire.	Inland Marine.	Total.	Fire.	Inland Marine.	Total.	
\$3,565 73	-----	\$3,565 73	\$6,141 44	-----	\$6,141 44	\$6,141 44
61,670 24	-----	61,676 24	42,699 43	-----	42,699 43	46,201 90
24,588 71	-----	24,588 71	84,271 13	-----	84,271 13	37,579 20
45,866 25	-----	45,866 25	22,428 10	-----	22,428 10	22,428 10
3,438 40	-----	3,438 40	None.	-----	-----	None.
5,008 27	\$10,611 80	16,614 57	2,866 46	\$9,966 10	12,832 56	12,832 56
\$244,148 06	\$10,611 80	\$254,754 86	\$171,869 80	\$9,966 10	\$181,835 90	\$195,527 40
1,205,980 27	160,289 57	1,966,169 84	945,856 77	100,674 28	1,046,531 00	1,098,507 80
194,651 48	82,757 60	277,409 08	71,688 46	86,906 11	108,489 57	142,437 11
\$2,244,724 76	\$258,608 47	\$2,493,333 23	\$1,189,460 08	\$147,446 44	\$1,336,906 47	\$1,486,461 80

For Inland losses incurred see Appendix to this Table.

APPENDIX TO TABLE III.

SUMMARY OF INLAND BUSINESS IN MICHIGAN.

The foregoing Aggregates of Risks Written, Total Premium Receipts, and Losses Incurred, include the Inland Risks written, Inland Premiums received, and Inland Losses Incurred, as reported by the following named companies, in amount as set opposite to said companies' names respectively as follows, viz:

NAMES.	Inland Risks Written.	Inland Premiums Received.	Inland Losses Incurred.
Detroit F. & M.	\$2,064,970 00	\$32,757 60	\$47,879 18
Etna	5,648,822 00	34,985 88	35,250 95
Amazon	228,905 00	5,879 82	881 67
Brewers' & Malsters'	496,288 00	10,594 89	4,978 46
Manhattan Fire	372,415 00	5,666 73	None.
Mechanics' & Traders'	496,288 00	10,594 89	None.
Mercantile, Cleveland	582,257 57	21,280 26	13,905 40
Mercantile, Mutual	1,565,956 00	20,545 79	24,617 05
Northwestern National	55,299 00	982 28	373 09
Orient Mutual	235,615 05	10,598 67	None.
Pacific Mutual	4,592,409 00	31,614 38	5,000 00
Phoenix (Brooklyn)	457,166 00	11,014 66	9,458 33
St. Joseph F. & M.	157,025 00	1,398 90	227 28
St. Paul F. & M.	84,161 00	788 93	841 86
Traders'	67,370 00	896 51	None.
Williamsburg City Fire	812,887 00	1,540 00	52 28
Western Assurance Company	277,750 00	10,611 80	9,966 10

TABLE IV.—Summary of the Standing of Stock, Fire, and Fire Marine Insurance

Incorporated.	NAME AND LOCATION.	LIABILITIES.		
		Paid Capital.	* Re-insurance Reserve.	Unpaid Losses.
MICHIGAN COMPANIES.				
1866	Detroit Fire & Marine, Detroit.....	\$150,000 00	\$96,574 17	\$28,058 30
1864	Michigan State, Adrian.....	150,000 00	108,976 70	4,443 45
1868	State, Lansing.....	100,000 00	10,189 42	2,350 00
Aggregates Michigan Companies.....		\$400,000 00	\$210,740 29	\$29,845 75
OTHER STATES.				
1819	Etna, Hartford, Conn.....	\$2,000,000 00	\$2,689,251 80	\$314,376 65
1858	Agricultural Fire, Watertown, N. Y.....	200,000 00	698,685 73	26,178 19
1868	Allemanis, Pittsburg, Penn.....	150,000 00	195,264 79	15,206 26
1871	Amazon, Cincinnati, Ohio.....	500,000 00	247,726 88	98,576 85
1855	American, Chicago, Ill.....	200,000 00	881,219 06	50,563 67
1858	American Central, St. Louis, Mo.....	275,000 00	274,240 92	49,444 98
1872	Armenia, Pittsburg, Penn.....	250,000 00	49,527 27	2,888 05
1871	Atlantic, Brooklyn, N. Y.....	200,000 00	+ 204,751 80	16,764 16
1852	Atlantic Fire & Marine, Providence, R. I.....	200,000 00	28,941 92	4,787 21
1873	Atlantic & Pacific, Chicago, Ill.....	234,500 00	56,569 98	7,964 61
1872	Atlas, Hartford, Conn.....	200,000 00	82,310 69	16,566 51
1871	Aurora Fire & Marine, Cincinnati, Ohio.....	100,000 00	50,261 88	9,302 12
1872	Black River, Watertown, N. Y.....	250,000 00	95,670 81	25,086 09
1868	Brewers' Fire of N. A., Milwaukee, Wis.....	200,000 00	210,137 15	26,277 58
1871	Brewers' & Maltsters' N. Y.....	200,000 00	77,169 58	12,500 00
1867	Buffalo German, Buffalo, N. Y.....	200,000 00	96,548 68	9,875 00
1865	Capital City, Albany, N. Y.....	150,000 00	15,613 07	1,677 08
1866	Citizens', New York, N. Y.....	300,000 00	188,814 57	16,140 00
1866	Clay F. & M., Newport, Ky.....	200,000 00	91,638 96	7,000 00
1859	Commerce, Albany, N. Y.....	200,000 00	103,766 55	17,650 00
1859	Commerce Fire, New York, N. Y.....	200,000 00	39,303 65	800 00
1850	Connecticut Fire, Hartford, Conn.....	500,000 00	155,751 55	23,500 00
1852	Continental, New York, N. Y.....	1,000,000 00	921,926 76	126,870 79
1850	Equitable F. & M., Providence, R. I.....	200,000 00	68,708 84	12,351 00
1853	Exchange Fire, New York, N. Y.....	200,010 00	+ 158,644 63	12,700 00
1860	Fairfield County Fire, South Norwalk, Conn.....	200,000 00	74,007 80	4,783 00
1820	Fire Association, Philadelphia, Penn.....	500,000 00	419,894 71	32,080 98
1868	Fireman's Fund, San Francisco, Cal.....	300,000 00	233,975 67	22,798 00
1829	Franklin Fire, Philadelphia, Penn.....	400,000 00	980,648 32	72,275 76
1867	German, Erie, Penn.....	200,000 00	162,584 29	66,618 76
1872	German American, New York, N. Y.....	1,000,000 00	411,092 19	47,578 09
1859	Germania Fire, New York, N. Y.....	500,000 00	430,781 66	57,248 58
1864	Germania F. & M., Cincinnati, Ohio.....	100,000 00	25,089 98	13,666 06
1853	Girard F. & M., Philadelphia, Penn.....	300,000 00	228,419 67	24,648 94
1864	Glens Falls, Glens Falls, N. Y.....	200,000 00	297,022 67	14,769 00
1865	Globe, Cincinnati, Ohio.....	100,000 00	21,451 25	30,400 00
1865	Globe, Chicago, Ill.....	300,000 00	158,842 51	22,329 41
1852	Hanover Fire, New York, N. Y.....	400,000 00	468,561 40	69,564 97
1810	Hartford Fire, Hartford, Conn.....	1,000,000 00	1,029,851 15	126,959 47
1871	Hibernia Fire, Cleveland, Ohio.....	200,000 00	89,148 25	15,840 23

* Re-insurance reserve, under the Laws of the State of Michigan, Act No. 149 of 1873, is fifty per cent of premiums on all unexpired risks having one year or less to run; pro rata of all premiums on risks having more than one year to run; and one hundred per cent of marine or inland premiums. *Provided*, That when the re-insurance reserve, calculated as above, is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks: *Provided further*, In the case of perpetual risks or policies, the whole amount of the deposit or premium paid by the assured shall be deducted.

† One hundred per cent of premiums on unexpired risks. See Note above.

‡ Of Underwriter's Agency.

Companies of this and other States doing business in the State of Michigan Dec. 31, 1873.

LIABILITIES.		Admitted Assets.	Surplus as regards Policy-Holders.	Surplus over or impairment of capital.	Per cent of impairment.	† Assets not admitted.
Other Liabilities.	Total Liabilities, including Capital.					
\$980 45	\$270,587 92	\$817,445 64	\$196,887 73	\$46,887 73	-----	\$2,504 12
-----	226,419 15	396,469 64	187,990 49	87,990 49	-----	7,615 51
8,256 26	120,796 68	121,049 83	100,258 65	258 65	-----	11,678 81
-----	-----	-----	-----	-----	-----	-----
\$9,186 71	\$649,772 75	\$784,904 61	\$465,181 86	\$65,181 86	-----	\$22,792 94
-----	-----	-----	-----	-----	-----	-----
\$116,576 24	\$5,884,004 09	\$5,841,861 08	\$8,477,856 84	\$477,856 84	-----	\$4,441 09
222 00	918,085 91	896,470 46	111,484 55	—89,565 45	a 44.28	-----
12,484 20	375,965 22	429,468 26	205,448 01	55,448 01	-----	-----
10,000 00	856,808 18	884,302 01	477,898 88	—22,101 17	4.4	12,277 74
42,973 95	684,936 68	650,842 86	174,886 68	—25,113 82	12.5	17,772 78
-----	-----	-----	-----	-----	-----	-----
12,148 95	610,884 85	627,954 95	301,520 10	16,520 10	-----	7,500 00
726 81	306,142 12	322,905 71	270,068 58	20,068 58	-----	-----
2,922 49	424,438 45	373,842 99	148,405 44	—51,594 56	25.79	-----
2,027 65	520,756 78	281,342 29	195,501 51	—4,406 49	9.4	-----
7,840 21	329,407 80	310,857 05	305,949 25	—18,550 75	8.26	19,387 25
-----	-----	-----	-----	-----	-----	-----
4,089 92	296,377 20	315,502 12	216,624 92	16,624 92	-----	3,499 98
9,280 57	168,622 96	158,745 79	90,123 82	—9,577 18	9.87	3,865 96
3,175 50	277,087 47	310,440 45	158,402 99	—64,597 01	a 26.69	8,850 00
998 54	489,990 18	496,280 16	246,689 98	46,689 98	-----	-----
-----	290,663 07	290,802 87	199,630 80	—360 20	.18	3,373 82
-----	-----	-----	-----	-----	-----	-----
885 39	306,421 68	447,345 15	340,822 47	140,822 47	-----	1,522 90
3,125 26	168,175 46	191,601 87	178,425 91	22,425 91	-----	-----
5,000 00	515,089 98	735,149 88	522,059 50	222,059 50	-----	-----
1,967 25	308,688 96	309,445 80	305,761 84	5,761 84	-----	1,483 10
-----	328,372 80	370,608 64	247,284 84	47,284 84	-----	-----
-----	-----	-----	-----	-----	-----	-----
1,636 61	341,540 28	268,068 98	226,488 73	26,488 73	-----	-----
-----	678,251 55	785,284 00	586,922 45	86,922 45	-----	-----
89,865 63	2,117,908 17	2,253,987 08	1,187,973 91	187,973 91	-----	-----
4,183 50	280,248 24	298,974 98	218,731 59	18,731 59	-----	922 72
2,928 20	374,282 82	325,215 97	150,942 15	—49,066 85	24.5	-----
-----	-----	-----	-----	-----	-----	-----
3,318 28	283,906 06	300,825 41	218,817 25	13,817 25	-----	11,500 00
1,536,456 40	2,508,282 09	2,584,989 75	579,557 66	79,557 66	-----	55,245 00
1,615 53	558,189 19	572,950 66	314,070 47	14,070 47	-----	10,373 86
1,611,946 21	3,064,370 29	3,200,718 61	585,848 82	125,848 82	-----	-----
6,486 02	485,689 07	357,508 90	121,922 88	—78,076 17	a 89.76	1,988 75
-----	-----	-----	-----	-----	-----	-----
25,684 62	1,484,289 90	1,672,862 50	1,188,073 69	188,073 69	-----	-----
-----	992,980 19	1,285,729 65	742,749 46	242,749 46	-----	14,372 24
1,964 02	187,720 66	167,714 44	129,998 80	29,998 80	-----	-----
102,216 71	655,285 22	776,308 11	420,922 59	120,922 59	-----	7,000 00
-----	511,786 67	625,936 52	314,140 85	14,140 85	-----	4,400 00
-----	-----	-----	-----	-----	-----	-----
1,747 77	158,599 02	176,296 90	192,807 83	32,807 88	-----	-----
5,644 91	489,086 88	457,906 98	268,170 15	—31,829 85	10.6	3,000 00
9,867 44	947,793 81	1,085,396 87	587,548 06	187,548 06	-----	-----
500 00	2,217,810 62	2,415,691 51	1,198,870 89	195,870 89	-----	3,025 79
4,000 00	306,983 48	307,465 80	198,477 88	—1,522 68	.75	6,585 74

‡ For character of, see detailed statement.

a For improved condition see detailed statement.

TABLE IV.—SUMMARY OF THE STANDING OF COMPANIES CONTINUED.

INCORPORATED.	NAME AND LOCATION.	LIABILITIES.		
		Paid Capital.	* Re-insurance Reserve.	Unpaid Losses.
1864	Hoffman Fire, New York, N. Y.	\$200,000 00	\$99,736 06	\$9,500 00
1856	Home, New York, N. Y.	2,500,000 00	1,307,019 66	214,165 24
1868	Home, Columbus, Ohio.	250,000 00	214,999 58	31,460 00
1826	Howard, New York, N. Y.	500,000 00	122,293 97	11,548 32
1870	Humboldt, Newark, N. J.	200,000 00	75,577 04	9,490 68
1794	Insurance Co. of N. A., Philadelphia, Penn.	500,000 00	1,689,823 25	250,500 00
1873	Irving, New York, N. Y.	200,000 00	56,051 95	8,895 40
1873	Lamar Fire, New York, N. Y.	200,000 00	70,737 41	5,700 00
1888	Lancaster Fire, Lancaster, Penn.	200,000 00	73,707 72	23,205 08
1871	Lorillard, New York, N. Y.	300,000 00	86,906 87	
1873	Manhattan Fire, New York, N. Y.	250,000 00	226,869 19	15,000 00
1856	Mechanics' and Traders' Fire, New York.	200,000 00	118,106 11	82,068 44
1871	Mercantile, Cleveland, Ohio.	200,000 00	64,516 61	81,080 43
1852	Mercantile Fire, New York, N. Y.	200,000 00	45,462 40	1,535 88
1842	Mercantile Mutual, New York, N. Y.	500,000 00	246,940 98	62,065 06
1858	Merchants', Newark, N. J.	200,000 00	177,741 14	15,989 74
1851	Merchants', Providence, R. I.	200,000 00	98,278 45	26,758 08
1868	Meriden Fire, Meriden, Conn.	200,000 00	65,968 59	10,089 97
1859	Narragansett F. & M., Providence, R. I.	200,000 00	161,993 68	24,415 12
1869	National Fire, Hartford, Conn.	500,000 00	\$19,181 90	22,490 49
1888	National Fire, New York, N. Y.	200,000 00	65,880 00	9,060 00
1869	National Fire, Philadelphia, Penn.	300,000 00	192,006 33	29,721 22
1856	Newport F. & M., Newport, R. I.	200,000 00	62,481 41	9,585 14
1868	New York Central, Union Springs, N. Y.	100,000 00	115,143 80	19,788 67
1850	Niagara Fire, New York, N. Y.	500,000 00	\$91,549 73	81,220 00
1869	Northwestern National, Milwaukee, Wis.	300,000 00	118,029 12	35,669 77
1867	Orient, Hartford, Conn.	350,000 00	\$17,552 74	23,780 85
1858	Orient Mutual, New York.		864,079 86	133,100 00
1854	Pacific Mutual, New York.		91,546 78	98,500 00
1872	Penn Fire, Philadelphia, Penn.	300,250 00	164,797 97	12,641 76
1925	Pennsylvania Fire, Philadelphia, Penn.	400,000 00	401,661 55	62,384 00
1846	Peoples', Newark, N. J.	200,000 00	95,099 00	19,473 11
1858	Phoenix, Brooklyn, N. Y.	1,000,000 00	690,190 36	190,996 17
1854	Phoenix, Hartford, Conn.	600,000 00	750,049 51	106,982 28
1799	Providence Washington, Providence, R. I.	200,000 00	51,450 74	8,852 74
1873	Rochester German, Rochester, N. Y.	100,000 00	83,548 66	75 00
1849	Springfield F. & M., Springfield, Mass.	500,000 00	451,640 57	42,655 60
1859	Standard Fire, New York, N. Y.	200,000 00	† 123,258 01	8,279 75
1864	Star Fire, New York, N. Y.	200,000 00	115,925 81	10,792 12
1867	St. Joseph, F. & M., St. Joseph, Mo.	200,000 80	106,394 24	24,480 05
1852	St. Nicholas, New York, N. Y.	150,000 00	† 117,965 12	6,100 00
1865	St. Paul F. & M., St. Paul, Minn.	400,000 00	283,048 26	35,591 22

* Re-insurance reserve, under the Laws of the State of Michigan, Act No. 149 of 1873, is fifty per cent of premiums on all unexpired risks having one year or less to run; *pro rata* of all premiums on risks having more than one year to run; and one hundred per cent of marine or inland premiums. *Provided*, That when the re-insurance reserve, calculated as above, is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks: *Provided further*, In the case of perpetual risks or policies, the whole amount of the deposit or premium paid by the assured shall be deducted.

† One hundred per cent of premiums on unexpired risks. See note above.

TABLE IV.—SUMMARY OF THE STANDING OF COMPANIES CONTINUED.

LIABILITIES.		Admitted Assets.	Surplus as regards Policy-Holders.	Surplus over or impairment of capital.	Per cent of impairment.	+ Assets not admitted.
Other Liabilities.	Total Liabilities, including Capital.					
\$2,979 97	\$312,316 98	\$348,046 87	\$230,829 44	\$30,829 44	-----	2,500 00
525 00	4,618,709 90	4,648,638 16	2,784,978 26	234,978 26	-----	4,014 48
-----	496,339 55	509,699 68	268,860 18	18,860 18	-----	8,019 08
174 88	688,687 13	688,696 50	555,011 88	55,011 88	-----	6,901 86
4,500 43	869,508 09	869,611 76	320,108 67	90,108 67	-----	1,500 00
370,156 89	2,819,479 64	3,268,000 00	943,520 86	448,520 36	-----	44,881 64
15,841 21	276,968 65	280,898 56	304,519 91	4,519 91	-----	-----
601 18	277,068 69	299,289 69	322,181 10	22,181 10	-----	8,119 48
13,861 53	315,274 27	380,890 91	215,046 64	15,046 64	-----	6,877 08
1,761 88	388,658 70	424,096 84	385,488 14	35,488 14	-----	-----
-----	501,369 19	536,450 56	335,081 87	85,081 87	-----	-----
2,081 75	352,906 80	604,377 77	452,071 47	252,071 47	-----	-----
7,486 53	305,088 55	357,775 09	252,691 47	52,691 47	-----	7,051 84
2,019 60	949,110 88	267,445 96	218,835 58	18,835 58	-----	-----
12,839 00	938,394 98	971,508 01	648,108 08	148,108 08	-----	45,469 33
δ 138,777 59	δ 522,508 47	679,341 44	356,839 97	c 156,839 97	-----	4,800 00
5,583 08	380,619 58	344,127 29	215,507 76	15,507 76	-----	-----
2,800 00	274,308 56	288,262 18	211,058 63	11,058 63	-----	11,311 97
18,998 27	400,352 07	357,966 98	157,614 91	42,885 09	21.19	18,598 55
-----	1741,553 89	581,850 28	590,297 89	90,297 89	-----	-----
666 66	375,556 66	317,679 96	242,123 80	42,123 80	-----	4,416 47
26,243 48	547,969 99	556,744 02	303,774 08	2,774 08	-----	17,906 48
2,398 05	274,714 60	291,894 67	216,623 07	16,623 07	-----	795 00
-----	224,983 47	241,484 75	106,552 28	6,552 28	-----	2,000 00
837 00	978,626 73	1,301,311 00	827,584 28	327,584 28	-----	-----
2,900 00	456,597 89	519,674 43	368,076 58	68,076 58	-----	4,844 56
12,781 62	609,065 21	666,288 43	401,168 23	51,168 23	-----	11,825 69
28,392 12	525,571 98	1,447,996 85	932,414 87	-----	-----	566,560 37
72,189 18	922,185 96	926,736 83	664,550 86	-----	-----	74,492 26
2,704 90	887,394 68	412,100 08	224,955 45	24,705 45	-----	1,198 89
421,776 62	1,286,273 17	1,396,748 58	500,476 86	100,476 86	-----	-----
10,541 00	325,112 11	365,814 73	240,702 62	40,702 62	-----	1,715 85
5,562 19	1,525,738 73	1,999,089 43	1,178,380 71	178,380 71	-----	-----
26,250 00	1,519,381 79	1,678,618 77	766,881 98	166,881 98	-----	-----
1,300 00	261,608 48	261,664 26	208,060 78	60 78	-----	-----
-----	188,628 66	164,541 59	125,917 93	25,917 98	-----	811 06
12,273 13	986,569 80	1,067,184 41	580,565 11	80,565 11	-----	-----
2,926 83	381,489 59	386,877 06	304,837 47	4,837 47	-----	-----
2,084 57	328,513 58	339,195 94	280,898 44	30,898 44	-----	2,500 00
4,683 98	384,488 22	381,311 20	196,822 94	8,177 08	1.58	41,157 93
-----	374,065 13	299,552 48	115,487 81	24,513 69	23.9	8,500 00
9,850 46	678,789 94	726,682 21	449,842 27	49,842 27	-----	840 00

δ Includes \$112,908 00 scrip redeemable.

c Surplus over capital and scrip.

d Includes \$112,908 00 scrip.

+ For character of, see detailed statement.

TABLE IV.—SUMMARY OF THE STANDING OF COMPANIES CONTINUED.

INCORPORATED.	NAME AND LOCATION.	LIABILITIES.		
		Paid Capital.	* Re-insurance Reserve.	Unpaid Losses.
1865	Sun, Cleveland, Ohio.....	\$200,000 00	\$24,979 00	\$4,155 00
1868	Traders', Chicago, Ill.....	500,000 00	† 193,334 10	11,350 00
1858	Tradesmen's Fire, New York, N. Y.....	150,000 00	103,974 04	8,917 64
1867	Watertown Fire, Watertown, N. Y.....	200,000 00	220,104 61	7,500 00
1870	Westchester Fire, New Rochelle, N. Y.....	200,000 00	332,330 10	28,246 66
1858	Williamsburg City Fire, Brooklyn, N. Y.....	250,000 00	250,981 95	31,990 93
Totals—Companies other States.....		\$30,499,760 00	\$23,515,737 66	\$3,372,913 66
Totals of Michigan Companies.....		400,000 00	210,740 29	29,845 75
Aggregate.....		\$30,899,760 00	\$23,726,477 95	\$3,402,759 61

* Re-insurance reserve, under the Laws of the State of Michigan, Act No. 140, of 1873, is fifty per cent of premiums on all unexpired risks having one year or less to run; *pro rata* of all premiums on risks having more than one year to run; and one hundred per cent of marine or inland premiums: *Provided*, That when the re-insurance reserve, calculated as above, is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks: *Provided further*, In the case of perpetual risks or policies, the whole amount of the deposit or premium paid by the assured shall be deducted.

† One hundred per cent of premiums on unexpired risks. See Note above.

TABLE IV.—SUMMARY OF THE STANDING OF COMPANIES CONTINUED.

LIABILITIES.		Admitted Assets.	Surplus as regards Policy-Holders.	Surplus over or impairment of capital.	Per cent of impairment.	† Assets not admitted.
Other Liabilities.	Total Liabilities, including Capital.					
-----	\$299,184 00	\$342,466 27	\$243,882 27	\$43,882 27	-----	\$4,761 66
\$3,998 07	718,970 17	746,109 25	582,189 08	82,189 06	-----	2,150 87
3,590 67	266,392 85	827,485 15	211,042 50	61,042 80	-----	1,148 00
8,500 00	436,104 61	556,849 90	820,745 29	120,745 29	-----	-----
11,813 70	572,880 46	652,787 24	279,906 78	79,906 75	-----	3,000 00
18,023 18	545,946 00	693,185 75	402,189 75	152,189 75	-----	9,282 46
<hr/>						
\$4,928,701 16	\$62,817,102 68	\$69,412,694 95	\$37,595,252 27	{ -527,789 48 }	-----	\$661,128 60
9,186 71	649,772 75	784,904 61	465,181 86	{ +5,936,865 52 }	-----	22,792 94
<hr/>						
\$4,937,887 87	\$62,966,875 43	\$70,147,599 56	\$38,080,484 18	-----	-----	\$658,921 54
<hr/>						
Surplus over capital of Michigan companies.....				+55,081 86		
Surplus over capital of companies of other States.....				+6,021,497 88		
<hr/>						
Aggregate surplus over capital.....				+6,106,629 24		
Aggregate impairment of companies of other States.....				-527,788 48		

† For character of, see detailed statement.

TABLE V.—*Summary Comparison of the gross Income and Expenditures during 1873, of Michigan, December 31, 1873. [For*

NAME AND LOCATION.	INCOME, 1873.			
	Net Premi- ums.	Interest and Dividends.	From all other Sources.	Total Income.
MICHIGAN COMPANIES.				
Detroit Fire & Marine, Detroit.....	\$215,992 86	\$21,616 58	\$3,189 04	\$240,797 98
Michigan State, Adrian.....	82,078 68	17,804 18	5,258 79	104,641 65
State, Lansing.....	14,196 05	10,290 00	1,091 20	25,577 25
Aggregates, Michigan Companies.....	\$212,267 09	\$49,210 76	\$9,539 03	\$371,016 85
OTHER STATES.				
<i>Aetna</i> , Hartford, Conn.....	\$4,657,178 85	\$282,872 08	\$11,046 80	\$4,950,597 18
<i>Agricultural</i> , Watertown, N. Y.....	594,559 79	82,887 98	2,398 95	679,811 67
<i>Allemania</i> , Pittsburg, Pa.....	344,550 97	24,488 48	.....	369,039 45
<i>Amazon</i> , Cincinnati, Ohio.....	474,200 49	24,051 28	16,256 17	514,507 94
<i>American</i> , Chicago, Ill.....	592,246 90	25,068 98	a 182,240 00	749,545 78
<i>American Central</i> , St. Louis, Mo.....	585,028 16	26,285 76	.....	611,268 92
<i>Armenia</i> , Pittsburgh, Penn.....	95,866 71	17,588 22	.....	112,949 98
<i>Atlantic</i> , Brooklyn, N. Y.....	810,678 77	17,256 90	.....	827,935 67
<i>Atlantic F. & M.</i> , Providence, R. I.....	71,498 88	8,597 50	12,681 44	92,737 27
<i>Atlantic & Pacific</i> , Chicago, Ill.....	198,007 09	8,567 18	.....	196,574 22
<i>Atlas</i> , Hartford, Conn.....	164,767 09	7,442 85	.....	172,209 44
<i>Aurora F. & M.</i> , Cincinnati, Ohio.....	93,276 04	7,496 62	.....	100,773 66
<i>Black River</i> , Watertown, N. Y.....	193,757 04	18,187 09	890 00	212,834 13
<i>Brewers' Fire</i> , Milwaukee, Wis.....	486,782 61	29,802 80	.....	466,085 41
<i>Brewers & Maltsters'</i> , New York, N. Y.....	217,275 40	10,085 70	.....	227,371 10
<i>Buffalo German</i> , Buffalo, N. Y.....	181,981 96	19,801 42	6,104 87	207,887 75
<i>Capital City</i> , Albany, N. Y.....	82,593 72	10,266 08	.....	42,858 75
<i>Citizens</i> , New York, N. Y.....	858,821 10	87,702 87	2,820 84	898,344 81
<i>Clay F. & M.</i> , Newport, Ky.....	191,474 21	18,971 85	215 00	210,660 56
<i>Commerce</i> , Albany, N. Y.....	195,760 40	19,075 78	2,788 70	217,573 88
<i>Commerce Fire</i> , New York, N. Y.....	88,842 15	17,820 79	.....	100,672 94
<i>Connecticut Fire</i> , Hartford, Conn.....	321,527 24	48,007 41	.....	364,585 85
<i>Continental</i> , New York, N. Y.....	1,688,904 85	78,752 66	82,617 95	1,740,274 96
<i>Equitable F. & M.</i> , Providence, R. I.....	114,021 86	15,108 85	8,961 71	138,087 42
<i>Exchange Fire</i> , Albany, N. Y.....	216,408 78	18,194 12	2,979 18	237,589 96
<i>Fairfield Co. Fire</i> , South Norwalk, Conn.....	167,912 15	14,818 46	4,680 60	196,706 21
<i>Fire Association</i> , Philadelphia, Penn.....	808,865 77	227,726 99	11,707 98	1,047,900 74
<i>Fireman's Fund</i> , San Francisco, Cal.....	558,815 89	29,217 00	16,109 76	608,642 15
<i>Franklin Fire</i> , Philadelphia, Penn.....	1,847,488 59	184,101 84	1,648 00	1,988,287 98
<i>German</i> , Erie, Pa.....	888,368 20	12,844 22	.....	401,207 42
<i>German American</i> , New York, N. Y.....	886,877 09	86,899 88	.....	978,776 42
<i>Germania Fire</i> , New York, N. Y.....	784,046 58	65,090 40	17,526 02	866,662 95
<i>Germania F. & M.</i> , Cincinnati, Ohio.....	88,548 78	9,620 25	.....	48,164 08
<i>Glad F. & M.</i> , Philadelphia, Penn.....	420,065 27	26,817 48	9,708 00	456,582 75
<i>Glens Falls</i> , Glens Falls, N. Y.....	271,969 08	38,614 70	225 00	305,801 78
<i>Globe</i> , Cincinnati, Ohio.....	46,827 90	10,955 27	2,058 87	59,841 54
<i>Globe</i> , Chicago, Ill.....	285,652 86	20,796 75	.....	306,449 11
<i>Hanover Fire</i> , New York, N. Y.....	777,688 52	55,721 89	.....	838,304 91
<i>Hartford Fire</i> , Hartford, Conn.....	2,247,580 58	97,726 07	8,459 75	2,353,766 85
<i>Hibernia</i> , Cleveland, Ohio.....	172,171 88	148 58	223 44	172,542 85
<i>Hoffman</i> , New York, N. Y.....	279,481 16	24,915 47	.....	304,346 63
<i>Home</i> , New York, N. Y.....	8,100,805 59	255,197 49	8,560 50	8,364,563 58
<i>Home</i> , Columbus, Ohio.....	371,806 98	38,615 71	.....	410,223 64
<i>Howard</i> , New York, N. Y.....	249,097 70	29,124 01	5,200 00	283,421 71
<i>Humboldt</i> , Newark, N. J.....	182,815 26	18,896 46	1,500 00	197,711 74

a From sale of installment notes.

Stock Fire, and Fire-Marine Insurance Companies of this and other States, doing business in Inland premiums see Appendix to Table III., page 11.]

EXPENDITURES, 1873.

Losses Paid.	Dividends.	Commissions and Brokerage.	Salaries of officers, etc.	Taxes.	All other expenditures.	Total expenditures.	Excess (+) or deficiency (-) of Income.
\$115,869 84 83,811 90 7,439 05	\$22,500 00 18,000 00 -----	\$21,912 40 14,868 80 4,828 61	\$18,880 00 11,086 42 2,779 98	\$2,421 18 1,995 72 -----	\$10,029 89 612 54 1,867 06	\$186,069 26 79,819 58 16,414 65	+\$54,785 72 +24,921 74 +149,577 60
\$156,620 22	\$40,500 00	\$40,604 81	\$27,616 35	\$4,416 85	\$12,508 99	\$282,296 79	+\$68,730 06
\$2,052,726 82 300,998 80 108,069 64 481,016 56 169,918 73	\$658,415 00 40,000 00 10,000 00 ----- 18,986 00	\$672,502 18 102,229 85 90,277 73 77,876 09 252,171 80	\$162,765 62 55,048 62 10,856 24 88,554 40 126,744 41	\$77,278 80 6,215 15 9,218 65 18,867 70 7,178 00	\$196,648 88 21,647 62 26,543 02 80,381 50 29,979 72	\$4,815,381 75 526,144 07 254,965 28 691,146 25 599,968 65	+\$185,265 48 +108,667 60 +114,074 12 -178,683 81 +149,577 18
385,257 89 36,835 28 170,888 82 198,851 78 11,848 61	10,816 50 ----- 20,000 00 260 00 -----	98,679 92 16,172 89 82,540 27 8,971 88 87,916 81	80,296 72 18,623 75 14,866 46 7,640 82 18,559 55	12,692 73 6,175 74 4,485 44 2,089 16 1,820 22	41,888 90 14,399 59 20,258 87 8,156 82 29,768 47	524,637 65 87,211 65 261,069 56 220,469 91 99,408 16	+86,686 27 +25,788 28 +60,960 81 -127,742 64 +197,166 06
8,584 72 49,661 20 188,283 65 240,772 49 194,880 14	----- 6,000 00 ----- ----- -----	24,983 27 16,419 86 83,820 88 74,979 58 27,824 11	18,261 72 5,898 99 22,585 98 45,212 24 21,684 08	8,187 18 2,561 97 9,200 17 10,150 25 4,490 91	----- 6,482 91 18,808 80 ----- 10,486 75	54,941 84 73,019 98 269,692 98 874,114 51 258,805 99	+117,267 60 +22,752 78 -52,358 30 +91,970 90 -90,984 89
59,979 92 9,230 78 228,066 10 52,512 15 154,962 67	20,000 00 18,500 00 11,297 00 85,000 00 20,000 00	22,490 90 4,903 49 29,864 64 88,847 89 28,772 60	8,661 56 4,816 68 51,215 69 3,891 17 11,788 06	2,506 42 214 28 4,287 91 2,644 04 8,061 02	7,041 17 8,179 58 27,841 01 9,906 27 9,082 60	120,689 97 85,249 74 873,072 85 187,603 52 282,581 55	+86,667 78 +7,609 01 +26,271 96 +78,068 04 -15,008 97
98,411 68 182,614 04 977,540 61 288,970 79 127,978 88	10,000 00 ----- 90,670 38 9,906 50 20,001 00	7,580 94 50,664 24 226,954 48 16,226 77 27,480 48	15,618 00 18,225 00 184,650 68 21,294 11 16,700 00	1,820 04 6,624 60 81,454 50 4,598 45 5,585 49	9,868 69 16,980 51 129,788 71 ----- 18,004 24	148,249 80 270,108 89 1,651,804 59 419,384 62 215,650 04	-42,576 86 +94,426 96 +88,970 87 -286,847 20 +21,982 94
149,461 20 185,840 61 841,248 87 1,165,593 54 249,945 82	10,000 00 100,000 00 17,488 58 127,788 00 40,000 00	27,298 50 156,288 12 77,678 40 244,951 04 80,428 60	8,196 88 81,148 81 85,964 60 115,040 04 6,111 02	4,691 82 20,460 82 9,925 75 51,898 14 10,162 18	6,598 84 15,411 45 72,584 56 140,824 44 6,564 82	206,286 69 459,189 81 564,880 26 1,844,978 20 398,151 94	-19,580 48 +588,661 43 +48,761 89 -311,740 27 +8,056 48
422,496 07 564,868 87 8,920 80 185,788 75 170,436 86	40,000 00 50,000 00 12,417 60 80,000 00 20,000 00	184,607 05 115,906 69 4,268 99 62,871 78 48,687 94	41,697 47 69,077 29 6,950 00 20,527 89 12,817 23	16,846 58 14,188 24 845 82 17,499 81 2,429 09	52,886 11 181,049 98 2,584 60 87,561 48 16,007 18	708,585 28 915,081 07 85,482 81 808,683 61 270,370 74	+265,241 14 -48,898 12 +12,681 73 +152,898 14 +85,480 99
24,275 48 64,470 56 451,258 79 1,307,848 54 106,655 95	15,000 00 ----- 82,500 00 49,500 00 -----	2,692 07 56,858 72 118,277 64 827,842 50 40,942 12	9,999 84 23,682 65 48,879 66 114,985 40 6,091 52	597 11 2,849 76 18,804 85 40,227 06 4,158 00	4,268 68 24,859 70 92,714 61 186,973 14 1,979 99	56,758 08 171,671 89 751,930 45 1,576,925 58 167,727 68	+8,068 46 +194,771 72 +81,874 46 +476,883 82 +4,814 77
318,119 14 1,399,144 56 588,172 98 78,476 74 70,446 06	----- 2,450 00 ----- 87,500 00 15,250 00	45,798 58 518,681 58 55,658 10 27,247 79 84,459 75	19,289 88 223,050 88 42,846 90 26,580 00 15,904 99	8,400 14 56,325 82 11,954 22 10,600 94 1,891 82	21,192 80 175,681 49 28,888 79 20,688 27 141 18	807,795 49 2,875,888 73 666,965 99 195,468 74 127,598 80	-3,448 86 +489,179 80 -256,748 85 +86,969 97 +60,118 44

Of which \$5,079 86 was interest paid scripholders, and scrip redeemed in cash.

TABLE V.—INCOME AND EXPENDITURES CONTINUED.

NAME AND LOCATION.	INCOME, 1878.			
	Net Premi- ums.	Interest and Dividends.	From all other Sources.	Total Income.
Insurance Co. of N. A., Philadelphia, Penn.	\$3,412,541 18	\$110,045 78		\$3,522,586 89
Irving, New York, N. Y.	118,889 08	14,790 62	\$5,825 00	139,484 70
Lamar Fire, New York, N. Y.	168,940 67	16,432 89		184,822 66
Lancaster Fire, Lancaster, Penn.	183,442 64	14,879 81	2,081 16	199,856 61
Lorillard, New York, N. Y.	197,652 88	22,277 90		219,929 88
Manhattan Fire, New York, N. Y.	628,222 56	19,769 26		647,991 82
Mechanics' & Traders, New York, N. Y.	889,195 82	29,361 80		918,457 62
Mercantile, Cleveland, Ohio	185,801 84	18,120 97		213,922 81
Mercantile Fire, New York, N. Y.	86,217 58	14,672 88		110,890 06
Mercantile Mutual, New York, N. Y.	1,488,725 47	22,386 07		1,506,061 54
Merchants', Newark, N. J.	860,298 89	86,568 08	2,887 50	899,704 42
Merchants', Providence, R. I.	194,780 91	29,772 81		224,553 72
Meriden Fire, Meriden, Conn.	188,728 88	18,947 86		148,976 19
Narragansett F. & M., Providence, R. I.	822,887 84	19,855 29		842,193 68
National Fire, Hartford, Conn.	412,877 90	51,762 77		464,140 67
National Fire, New York, N. Y.	187,871 77	18,061 45	72 41	175,505 68
National Fire, Philadelphia, Penn.	450,765 90	10,119 66	8,150 99	469,036 55
Newport F. & M., Newport, R. I.	206,778 51	14,661 78		220,435 24
New York Central, Union Springs, N. Y.	156,290 88	10,842 88		166,683 74
Niagara Fire, New York, N. Y.	762,826 12	68,118 91		880,940 08
Northwestern National, Milwaukee, Wis.	487,864 85	14,601 42		451,965 77
Orient, Hartford, Conn.	418,787 80	42,069 00		480,746 86
Orient Mutual, New York, N. Y.	1,485,084 44	43,089 76		1,478,074 20
Pacific Mutual, New York, N. Y.	588,298 65	82,045 50	84 26	620,428 41
Penn Fire, Philadelphia, Penn.	861,881 90	9,887 29	2,214 29	873,983 48
Pennsylvania Fire, Philadelphia, Penn.	727,271 54	58,684 71	1,047 41	787,003 66
Peoples' Newark, N. J.	285,965 99	12,498 58	7,264 81	255,724 18
Phoenix, Brooklyn, N. Y.	1,667,622 47	70,191 97	18,806 81	1,756,621 25
Phoenix, Hartford, Conn.	1,581,214 72	82,007 95		1,618,222 67
Providence Washington, Providence, R. I.	92,640 46	17,166 81	430 00	110,236 77
Rochester German, Rochester, N. Y.	78,589 40	9,765 82		88,805 22
Springfield F. & M., Springfield, Mass.	658,009 12	51,161 48	8,600 00	707,770 55
Standard Fire, New York, N. Y.	168,894 46	18,604 04		189,498 50
Star Fire, New York, N. Y.	284,565 24	20,087 75	189 44	254,692 43
St. Joseph F. & M., St. Joseph, Mo.	257,158 94	26,445 98	1,027 96	284,627 88
St. Nicholas, New York, N. Y.	165,900 45	10,246 10		176,146 55
St. Paul F. & M., St. Paul, Minn.	583,651 58	48,912 01	9,148 59	591,712 13
Sun, Cleveland, Ohio	150,009 69	20,111 67		170,114 86
Traders', Chicago, Ill.	878,730 38	82,980 54		406,660 92
Tradesman's Fire, New York, N. Y.	217,082 85	20,895 17		237,927 52
Watertown Fire, Watertown, N. Y.	387,490 99	30,075 00		357,565 99
Westchester Fire, New Rochelle, N. Y.	686,892 81	25,505 72	200 00	712,098 53
Williamsburg City Fire, Williamsburg, N. Y.	626,919 98	38,481 77	454 50	666,856 20
Aggregates, Companies of other States.	\$47,670,448 54	\$3,829,585 10	\$376,822 61	\$51,876,801 25

TABLE V.—INCOME AND EXPENDITURES CONTINUED.

EXPENDITURES, 1873.							
Losses Paid.	Dividends.	Commissions and Brokerage.	Salaries of officers, etc.	Taxes.	All other expenditures.	Total expenditures.	Excess (+) or deficiency (—) of Income.
\$2,781,779 40	-----	\$460,648 61	\$75,500 00	\$79,187 90	\$170,380 08	\$8,518,040 24	+4,546 65
194,052 98	\$400 00	15,450 70	12,800 00	1,489 46	12,078 28	166,254 82	—32,899 09
118,900 88	-----	15,441 85	16,020 00	2,412 87	15,107 26	167,881 81	+16,941 25
86,648 27	4,269 00	89,411 27	12,877 65	2,770 79	1,468 75	146,940 66	+52,913 95
98,461 87	21,000 00	27,201 96	24,100 00	18,702 79	22,460 28	206,926 90	+18,003 98
360,158 88	25,000 00	100,641 02	32,000 00	11,450 96	38,738 90	569,979 76	+35,012 06
191,100 42	40,000 00	86,668 99	22,288 80	4,086 42	8,718 42	302,808 05	+64,649 57
118,708 97	30,000 00	14,570 50	11,490 81	8,987 12	7,092 25	171,138 15	+42,788 16
49,212 86	10,000 00	9,094 04	13,990 58	8,891 12	10,159 49	95,078 04	+15,812 09
1,037,374 57	15,015 00	104,746 98	96,892 97	30,051 01	29,615 88	1,308,195 81	+202,865 73
94,971 57	c 31,798 22	57,183 81	23,538 45	920 27	50,864 81	357,791 63	+141,913 79
397,079 74	-----	84,682 59	14,786 45	6,950 88	290 81	353,739 92	—139,156 20
70,701 64	-----	21,108 19	7,666 67	8,584 21	4,872 89	107,938 60	+41,043 59
370,159 25	-----	49,571 42	40,082 10	7,859 59	-----	467,085 86	—124,875 78
215,808 98	30,000 00	62,927 69	24,048 69	8,617 97	21,831 47	368,326 80	+100,913 87
166,573 57	-----	20,288 57	18,468 17	4,080 28	21,224 15	226,599 74	—50,094 11
175,861 98	11,954 00	88,946 84	32,406 61	14,240 46	25,070 94	337,838 78	+181,058 77
207,859 90	37,119 00	18,525 20	6,515 00	2,080 42	11,054 74	282,654 26	—82,219 02
111,856 64	5,000 00	27,229 88	8,946 58	1,048 98	6,568 08	155,165 00	+11,463 74
501,138 79	49,297 57	106,899 45	40,851 58	14,437 94	81,869 85	794,646 11	+36,899 92
212,918 26	-----	51,267 19	31,964 48	8,154 84	21,410 66	315,709 83	+186,255 84
246,225 74	-----	68,579 91	23,687 38	9,797 95	23,210 29	365,731 27	+94,995 09
1,235,213 56	d 130,559 60	89,418 40	65,100 00	12,898 91	26,079 38	1,559,699 80	—80,595 60
817,392 40	d 41,065 40	42,351 73	75,574 96	8,940 20	189,157 87	1,224,139 65	—8,694 24
246,563 19	8,267 72	88,811 89	12,237 35	9,118 06	18,777 01	268,264 72	+106,668 76
518,912 73	692 50	161,646 88	12,949 91	22,517 83	12,894 86	738,505 75	+58,497 91
97,324 90	e 30,158 05	87,606 48	12,471 02	4,770 71	18,908 82	195,239 98	+66,494 15
1,073,425 68	100,000 00	228,581 90	127,510 05	82,923 00	102,827 44	1,665,263 07	+35,858 18
868,402 94	-----	227,999 44	56,835 38	40,609 56	129,046 23	1,384,932 50	+278,899 17
30,067 40	30,000 00	12,588 07	19,084 15	8,431 76	-----	90,171 88	+16,065 89
15,948 95	7,000 00	7,488 60	3,286 80	825 25	7,821 86	41,800 96	+41,444 26
473,450 55	45,000 00	96,846 78	27,162 64	17,550 12	27,833 69	687,859 76	+20,417 79
229,431 99	12,000 00	18,902 73	30,969 52	4,119 96	17,594 83	297,949 08	—115,450 58
159,754 61	10,000 00	11,589 17	17,646 88	8,914 80	38,808 32	246,703 78	+17,973 70
112,883 49	30,000 00	48,874 67	17,588 82	3,504 97	9,508 20	218,054 65	+65,578 28
116,096 77	15,000 00	25,675 87	18,090 00	2,261 83	10,565 83	188,219 80	—7,073 75
298,867 76	44,000 00	82,728 18	22,626 40	8,451 88	20,265 69	476,989 41	+14,773 73
114,627 66	8,000 00	14,828 87	23,434 93	4,209 10	-----	164,600 06	+5,514 30
189,524 21	50,000 00	22,077 88	19,559 22	1,181 87	25,885 14	261,153 28	+145,509 61
165,313 71	14,931 25	20,983 20	26,400 00	1,718 10	16,264 70	246,060 96	—8,133 44
105,292 04	40,000 00	56,500 21	27,950 00	11,496 05	23,197 45	264,489 75	+98,126 24
468,519 95	19,946 55	98,217 84	20,465 54	14,318 58	53,892 83	665,245 79	+48,859 74
368,971 72	25,000 00	108,242 15	82,635 74	4,961 73	41,832 14	571,418 58	+89,442 67
\$30,374,454 35	\$2,567,258 88	\$7,005,975 94	\$3,019,798 07	\$980,728 71	\$3,089,712 84	\$47,077,922 74	+6,284,585 00
							—1,986,156 49
							* \$4,298,878 51

c Of which \$7,841 22 was interest paid scripholders, and scrip redeemed in cash.

d Interest paid scripholders and scrip redeemed in cash.

e Of which \$6,158 05 was scrip redeemed in cash.

* Excess of Income over Expenditures.

NOTE.—For Income and Expenditures of foreign companies, see detailed statements.

TABLE VI.—*Risks and Premiums—Comparative Exhibit of amount of assets to amount at risk, December 31, 1878; also comparing average premium rate charged on the entire business of 1878, with average premium rate charged in Michigan during 1878, by the Stock Fire Insurance Companies doing business therein. [See Appendix to this Table, page 25.]*

NAME AND LOCATION.	ENTIRE BUSINESS.					MICHIGAN BUSINESS ONLY.			
	Risks in force December 31, 1878.	Assets Dec. 31, 1878.	Per cent of Assets to amt't at risk.	Entire risks written during the year 1878.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1878.	Premiums charged thereon.	Premium rate in Michigan.
MICHIGAN COMPANIES.									
* Detroit Fire & Marine, Detroit.....	\$11,146,049 00	\$317,445 64	2.84	\$15,944,973 00	\$739,440 04	1.53	\$11,946,158 00	\$201,192 92	a 1.78
Michigan State, Adrian.....	16,868,291 00	396,409 64	1.75	6,184,161 00	88,078 00	1.83	5,051,841 00	68,458 66	1.25
State, Lansing.....	1,870,374 00	131,049 88	8.58	716,844 00	14,751 55	1.77	716,844 00	12,767 55	1.77
Aggregates Michigan Companies.....	\$29,404,607 00	\$784,904 61	b 2.49	\$22,845,977 00	\$847,275 59	c 1.52	\$17,184,388 00	\$277,409 08	c 1.61
OTHER STATES.									
* Etina, Hartford, Conn.....	394,108,236 00	5,841,951 03	1.29	384,168,939 00	4,982,148 84	1.29	11,920,598 00	188,952 41	a 1.12
Agricultural Fire, Watertown, N. Y.....	223,747,960 00	826,470 46	1.36	94,460,000 00	1,690,845 43	.60	1,902,048 00	38,793 50	.65
Alleghania, Pittsburgh, Penn.....	33,179,843 00	439,403 26	1.33	34,480,110 00	443,460 00	1.28	2,032,698 00	45,002 60	2.82
* Amazon, Cincinnati, Ohio.....	28,419,088 00	584,302 01	8.56	41,818,397 00	688,725 46	1.63	1,920,689 00	27,909 86	a 2.37
American, Chicago, Ill.....	117,186,666 00	639,543 86	.56	42,401,281 00	591,905 26	1.39	2,169,514 00	58,776 75	1.04
* American Central, St. Louis, Mo.....	58,082,508 00	627,354 95	1.59	41,989,153 00	618,461 45	1.49	1,182,590 00	20,018 22	1.69
Armenia, Pittsburgh, Penn.....	6,083,677 00	323,905 71	5.35	8,435,999 00	1,23,941 96	1.44	92,067 00	1,405 81	1.23
Atlantic, Brooklyn, N. Y.....	19,963,093 00	372,848 59	1.86	30,913,089 00	363,283 21	1.19	86,590 00	1,983 14	2.22
Atlantic Fire & Marine, Providence, R. I.....	8,736,743 00	231,848 29	6.30	9,712,484 00	86,589 11	.89	44,500 00	455 95	1.02
Atlantic & Pacific, Chicago, Ill.....	7,582,647 00	310,337 05	4.09	9,211,918 00	212,186 87	2.30	841,294 00	20,144 77	2.39
Atlas, Hartford, Conn.....	9,611,088 00	315,503 19	3.28	10,768,764 00	168,546 88	1.56	58,115 00	1,039 53	1.75
Aurora Fire & Marine, Cincinnati, Ohio.....	6,891,110 00	153,745 73	2.20	7,083,226 00	106,244 19	1.40	890,196 00	6,653 64	1.73
Black River, Watertown, N. Y.....	9,573,288 00	310,440 16	3.24	12,953,221 00	293,283 21	1.73	763,608 00	17,979 14	2.84
Brewers' Fire of N. A., Milwaukee, Wis.....	20,893,980 00	436,220 16	2.28	24,082,583 00	460,293 64	1.76	961,683 00	18,701 68	1.94
* Brewers' & Malsters' N. Y.....	15,191,300 00	290,893 87	1.91	34,110,614 00	313,866 04	.91	718,718 00	14,397 90	a 2.01
Buffalo German, Buffalo, N. Y.....	16,968,236 00	447,245 15	2.68	17,054,178 00	183,299 98	1.08	768,290 00	10,844 58	1.84
Capital City, Albany, N. Y.....	2,111,160 00	191,601 37	7.06	3,292,291 00	33,913 70	1.03	73,052 00	1,187 23	1.49
Citizens', New York, N. Y.....	50,065,584 00	735,149 83	1.46	57,850,194 00	896,554 03	1.66	1,048,406 00	11,777 89	1.11
Clay F. & M., Newport, Ky.....	10,581,316 00	309,445 80	2.92	14,070,837 00	237,866 63	1.63	233,825 00	5,189 71	2.90
Commerce, Albany, N. Y.....	17,109,975 00	870,608 64	2.16	17,497,900 00	220,763 73	1.26	516,490 00	8,515 54	1.70
* Commerce Fire, New York, N. Y.....	7,547,935 00	268,083 95	8.55	12,968,373 00	95,053 75	.77	455,115 00	6,797 89	1.40
Connecticut Fire, Hartford, Conn.....	23,190,540 00	765,234 00	3.30	27,675,500 00	365,861 53	.78	815,500 00	18,962 89	1.71
Continental, New York, N. Y.....	193,268,619 00	9,255,897 08	1.16	230,193,299 00	1,867,443 89	.74	6,832,783 00	77,416 04	1.31
* Equitable F. & M., Providence, R. I.....	8,231,580 00	238,974 86	8.68	9,842,981 00	1,383,175 79	1.35	90,780 00	746 21	1.04
* Exchange Fire, New York, N. Y.....	23,887,249 00	825,315 97	1.45	26,896,380 00	215,409 73	.80	268,023 00	8,981 23	1.46

Fairfield County Fire, South Norwalk, Conn.	\$10,659,663 00	\$900,335 41	2.52	\$14,121,147 00	\$191,866 15	1.85	\$184,251 00	\$9,289 59	1.75
Fire Association, Philadelphia, Penn.	120,489,158 00	2,564,389 75	2.14	60,886,881 00	880,177 12	1.45	655,825 00	14,451 67	2.20
* Fireman's Fund, San Francisco, Cal.	23,680,147 00	573,259 66	2.52	87,085,924 00	6,480,890 09	1.69	465,790 00	1,693 10	1.64
German Fire, Philadelphia, Penn.	191,891,884 00	3,290,718 61	1.66	100,378,009 00	1,661,107 88	1.57	3,952,047 00	67,892 87	1.70
German, Erie, Penn.	16,589,858 00	357,562 90	2.75	28,711,930 00	540,756 10	1.88	756,496 58	19,111 98	2.52
* German American, New York, N. Y.	64,372,709 00	1,673,369 59	2.59	89,705,554 00	991,855 66	1.10	2,215,687 00	44,369 79	2.00
* Germania F. & M., Cincinnati, Ohio.	81,189,824 00	1,285,729 45	1.52	86,056,988 00	865,876 47	1.00	1,176,874 00	22,569 02	1.07
* Germania F. & M., Cincinnati, Ohio.	8,424,249 00	167,714 46	4.89	8,475,904 00	40,099 05	1.15	405,025 00	4,287 48	1.13
Girard F. & M., Philadelphia, Penn.	40,680,465 00	776,298 11	1.91	89,099,061 00	457,137 96	1.16	1,487,965 00	19,805 09	1.37
Glens Falls, Glens Falls, N. Y.	64,407,539 00	623,936 53	.96	80,387,156 00	289,381 58	.98	810,187 00	11,241 19	1.88
* Globe, Cincinnati, Ohio.	2,989,178 00	176,298 90	5.39	4,619,118 00	54,697 61	1.28	417,441 00	5,297 47	1.24
Globe, Chicago, Ill.	14,561,948 00	1,057,260 98	3.07	18,689,485 00	867,757 65	1.96	128,140 00	2,589 50	2.58
* Hanover Fire, New York, N. Y.	75,698,693 00	4,593,886 87	1.86	79,757,924 00	856,879 88	1.07	1,176,874 00	22,569 02	1.07
Hartford Fire, Hartford, Conn.	108,898,519 00	2,415,681 51	1.57	161,705,559 00	2,247,560 58	1.88	7,682,506 00	114,057 29	1.48
Hibernia Fire, Cleveland, Ohio.	12,492,124 00	307,465 80	2.47	14,254,359 00	218,266 22	1.49	841,245 82	11,600 11	1.88
Hoffman Fire, New York, N. Y.	16,645,537 00	243,046 37	2.06	20,981,993 00	283,302 05	1.25	391,589 00	8,492 11	2.15
Home, New York, N. Y.	898,449,080 00	4,543,688 16	1.45	299,154,927 00	8,100,505 59	1.68	10,834,947 00	162,508 51	1.57
Home, Columbus, Ohio.	29,913,750 00	509,689 68	1.70	29,871,150 00	488,806 82	1.63	914,580 00	20,595 88	2.25
* Howard, New York, N. Y.	25,285,918 00	683,965 50	2.73	82,279,715 00	265,586 58	1.69	1,438,408 00	16,969 06	1.11
* Humboldt, Newark, N. J.	9,983,983 00	309,611 76	3.11	19,466,708 00	211,868 45	1.89	351,250 00	7,613 52	2.16
* Ins. Co. of N. A., Philadelphia, Penn.	195,979,070 00	3,263,000 00	1.66	291,419,015 00	3,990,876 15	1.34	6,787,074 00	127,054 65	1.87
Irrig., New York, N. Y.	8,867,088 00	280,388 56	3.16	11,812,513 00	191,559 55	1.68	249,800 66	5,057 65	2.02
* Lamar Fire, New York, N. Y.	10,519,670 00	299,289 69	2.94	19,787,588 00	174,409 84	.88	183,964 00	1,373 60	.88
Lancaster Fire, Lancaster, Penn.	7,397,848 00	390,320 91	4.13	17,906,990 00	242,578 88	1.40	178,566 83	4,566 17	2.69
Lorillard, New York, N. Y.	14,354,780 00	424,066 84	2.95	26,773,787 00	216,944 18	.31	918,955 01	14,551 56	1.58
* Manhattan Fire, New York, N. Y.	31,292,990 00	568,450 56	1.87	58,050,765 00	693,222 66	1.18	1,685,888 00	27,494 76	a 1.68
* Mechanics' & Traders' Fire, New York	25,662,870 00	694,271 77	2.35	42,175,573 00	805,587 15	.72	663,688 00	12,812 62	a 1.91
Mercantile, Cleveland, Ohio.	5,998,098 00	357,715 03	5.96	14,008,613 00	286,725 80	1.62	716,687 57	22,805 49	a 3.25
Mercantile Fire, New York, N. Y.	10,444,246 00	267,445 96	2.56	13,310,194 00	101,065 81	.76	412,873 50	5,698 36	1.88
* Mercantile Mutual, New York, N. Y.	10,233,968 00	971,508 01	9.44	114,671,718 00	1,490,687 88	1.28	1,566,986 00	20,545 79	a 1.31
Merchants', Newark, N. J.	31,000,876 00	673,341 44	2.19	38,393,511 00	398,618 72	1.04	650,546 00	9,453 28	1.45
Merchants', Providence, R. I.	12,512,844 00	846,137 29	3.86	14,614,768 00	209,125 20	1.48	188,635 00	2,126 80	1.15
Meriden Fire, Meriden, Conn.	8,128,068 00	289,369 18	3.56	10,670,816 00	169,169 59	1.49	271,500 00	4,14 82	1.14
Narragansett F. & M., Providence, R. I.	19,450,117 00	837,966 93	1.84	20,290,096 00	323,387 83	1.63	571,919 00	12,953 72	2.16
National Fire, Hartford, Conn.	28,491,151 00	831,860 28	2.91	31,830,526 00	413,877 90	1.31	1,869,377 00	25,865 64	1.38
National Fire, New York, N. Y.	19,420,747 00	317,679 96	1.63	22,374,654 00	159,381 51	.71	330,593 00	5,833 64	1.88
National Fire, Philadelphia, Penn.	20,073,564 00	566,144 02	2.74	27,450,999 00	616,167 64	1.86	940,557 74	23,992 99	2.61
* Newport F. & M., Newport, R. I.	4,268,178 00	231,866 67	4.38	45,974,983 00	229,683 61	.52	331,100 00	2,238 44	.97
New York Central, Union Springs, N. Y.	24,454,75 00	241,434 75	.90	16,478,885 00	172,464 80	1.11	390,511 00	13,536 86	1.68
Niagara Fire, New York, N. Y.	64,667,316 00	1,301,211 00	2.00	78,009,099 00	587,109 81	1.18	1,176,514 00	22,569 02	1.92
* Northwestern National, Milwaukee, Wis.	11,754,893 00	519,674 42	4.40	30,427,490 00	506,504 76	1.66	588,870 00	19,889 88	a 2.24
Orient, Hartford, Conn.	26,121,728 00	660,288 43	2.52	30,702,539 00	458,228 23	1.49	1,418,251 00	28,160 62	a 1.85
* Orient Mutual, New York	25,877,078 00	1,447,986 35	3.59	147,412,024 00	1,860,213 97	1.24	286,616 00	10,588 61	a 4.49

* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VI, on page 25. a For Inland rate in Michigan, see Appendix to Table VI, page 25. b Average of Michigan companies. c Average premium rate charged by Michigan companies. d Of Underwriter's Agency. † Did Marine and Inland business only.

TABLE VI.—RISKS AND PREMIUMS CONTINUED.

NAME AND LOCATION.	ENTIRE BUSINESS.				MICHIGAN BUSINESS ONLY.			
	Risks in force December 31, 1878.	Assets Dec. 31, 1878.	Per cent of Assets to am't at risk.	Entire risks written dur- ing the year 1878.	Premiums charged thereon.	Risks written in Michigan during 1878.	Premiums charged thereon.	Premium rate in Michigan.
1 Pacific Mutual, New York.	\$5,240,584 00	\$956,786 82	17.68	\$58,050,793 00	\$736,774 40	\$4,592,409 00	\$31,514 86	a 47
2 Penn Fire, Philadelphia, Penn.	15,171,586 00	412,100 05	2.71	18,052,195 00	405,097 90	1,384,022 00	28,141 29	9.15
3 Pennsylvania Fire, Philadelphia, Penn.	68,028,045 00	1,856,748 58	2.70	55,657,295 00	794,245 98	1,407,542 00	20,490 63	1.84
4 Peoples, Newark, N. J.	14,215,978 00	865,814 78	2.57	17,659,059 00	872,897 78	1,857,492 00	6,229 29	a 1.81
5 Phenix, Brooklyn, N. Y.	107,097,106 00	1,990,069 48	1.86	184,817,998 00	2,064,897 38	2,660,609 00	46,195 16	1.51
6 Phenix, Hartford, Conn.	113,438,887 00	1,678,818 77	1.47	105,938,753 00	1,581,314 73	4,770,873 00	68,614 25	1.48
7 Providence Washington, Providence, R. I.	6,951,098 00	381,664 36	5.51	8,973,693 00	101,581 96	318,335 00	2,907 47	1.05
8 Rochester Fire, Rochester, N. Y.	164,541 59	6,814 79	2.60	6,617,550 00	80,756 11	407,069 00	5,089 70	1.25
9 Springfield F. & M. Springfield, Mass.	68,339,793 00	1,057,184 41	1.63	58,621,875 00	714,755 78	2,487,061 00	89,463 93	1.62
10 Standard Fire, New York, N. Y.	33,047,729 00	836,377 06	2.57	31,965,061 00	176,994 01	544,610 00	5,358 34	.99
11 Star Fire, New York, N. Y.	21,156,976 00	839,195 94	3.99	24,738,419 00	249,097 37	180,050 00	8,546 05	2.57
12 St. Joseph, P. & M. St. Joseph, Mo.	11,656,761 00	881,811 30	2.84	31,732,815 00	101,581 96	187,043 00	10,391 49	a 1.84
13 St. Nicholas, New York, N. Y.	16,987,185 00	239,552 43	1.51	16,712,194 00	174,948 14	1,371,980 00	1,940 84	a 1.84
14 St. Paul F. & M. St. Paul, Minn.	32,518,374 00	728,693 21	8.09	44,384,049 00	695,301 28	933,393 00	21,440 80	a 2.14
15 Sun, Cleveland, Ohio.	14,487,573 00	842,466 27	2.37	13,393,480 00	166,438 92	316,260 00	4,392 89	a 1.86
16 Traders', Chicago, Ill.	17,942,129 00	745,109 25	4.18	36,245,411 00	494,940 31	700,953 00	10,355 47	a 1.47
17 Trademen's Fire, New York, N. Y.	34,420,563 00	837,485 15	1.84	30,692,574 00	290,763 04	751,851 00	7,591 30	a 1.05
18 Watertown Fire, Watertown, N. Y.	64,899,435 00	556,849 90	1.27	49,101,600 00	351,579 99	5,821,900 00	41,886 37	.71
19 Western Fire, New Rochelle, N. Y.	58,043,416 00	652,757 34	1.28	54,199,512 00	759,130 76	1,212,900 00	18,188 85	1.49
20 Williamsburgh City Fire, Brooklyn, N. Y.	53,047,705 00	698,135 75	1.31	60,740,515 00	667,324 73	656,093 00	8,021 35	a 1.23
Totals—Companies of other States.	\$4,808,488,900 00	\$69,412,694 95	f 1.44	\$4,888,062,702 00	\$52,589,697 04	\$130,371,714 16	\$1,933,428 57	e 1.48
FOREIGN COMPANIES.								
1 Commercial Union Ass'n, London, Eng.						692,280 00	10,088 83	1.70
2 Hamburg Bremen, Hamburg, Germany						870,925 00	10,618 55	1.21
3 Imperial, London, England						2,898,554 00	27,379 83	1.18
4 Lancashire, Manchester, England						650,958 00	11,219 59	1.72
5 Liverpool, London & Globe, Liverpool, Eng.			.60	1,411,942,580 00	6,111,215 56	2,556,377 00	26,359 03	1.37
6 London Assurance Corp., London, Eng.		\$ 9,900,328 00				798,140 00	8,665 73	1.09
7 N. Brit. & Mercantile, Lon. & Edinburgh.						2,359,410 00	61,670 24	1.83
8 Queen, Liverpool, England						1,843,497 00	24,568 71	1.83
9 Royal, Liverpool, England						2,292,479 00	46,566 25	2.06
10 Scottish Commercial, Glasgow, Scotland.						206,435 00	3,408 40	1.66
11 Western Assurance Co., Toronto, Canada		\$60,285 86	2.41	48,185,573 00	654,888 88	500,000 00	15,614 57	a 2.86
Totals—Foreign Companies.	\$1,589,258,997 00	\$10,460,381 86	-----	\$1,453,076,452 00	\$6,765,548 96	\$16,065,890 00	\$254,754 84	1.68

* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VI, on page 25.
† Received.
‡ Did Marine and Inland business only.
§ For Inland rate in Michigan, see Appendix to Table VI, page 25.
|| Charged in Michigan by companies of other States.
¶ Average per cent of totals of companies of other States.
‡ Average per cent of totals of companies of other States.
* Annual Statement from Home office not received.
† Fire assets only.
‡ Average premium.

APPENDIX TO TABLE VI.—RISKS AND PREMIUMS.

The following exhibits the Fire and Marine Risks taken and Premiums charged by the Companies enumerated in the foregoing table VI., page 22, and the Average Premium Rate on the entire Fire and Marine, and Michigan Business separately.

COMPANIES.					Fire Risks.	Fire Premiums charged.	Fire Rate.	Marine and Inland Risks.	Marine and Inland Premiums charged.	Marine and Inland Rate.
Detroit Fire and Marine.....					\$11,227,688 00	\$152,555 49	1.35	\$4,707,284 00	\$99,584 55	9.12
Etina					8,801,188 00	118,480 22	1.42	8,064,970 00	82,737 00	2.70
Etina					841,918,125 00	4,048,387 07	1.32	42,220,514 00	486,881 71	1.08
Etina					6,271,786 00	99,016 58	1.51	5,648,928 00	84,965 88	1.41
Etina					30,766,592 00	548,650 58	1.78	18,711,045 00	187,104 88	1.94
Etina					89,999,254 00	22,600 04	2.23	223,860 00	6,819 32	2.65
Amazon					87,994,583 00	682,097 09	1.88	3,234,321 00	52,884 86	1.50
American Central.....					5,179,018 00	68,493 11	1.22	4,583,410 00	32,045 00	1.29
Atlantic F. & M.....					28,072,125 00	177,689 84	1.52	11,083,588 00	185,676 20	2.19
Brewers & Malsters'					317,425 00	3,508 91	1.16	494,288 00	10,594 86	5.98
Commerce Fire					12,238,473 00	98,458 75	1.76	89,000 00	1,400 00	8.81
Equitable F. & M.....					8,668,592 00	123,780 44	1.43	1,174,189 00	9,445 35	1.19
Exchange Fire					26,875,230 00	218,604 73	1.76	51,000 00	805 00	3.57
Fireman's Fund					88,047,254 00	518,997 15	1.67	4,437,840 00	115,883 84	2.66
German American					89,040,534 00	991,453 66	1.12	15,000 00	400 00	2.66
Globe, Cincinnati					8,876,590 00	37,877 47	1.15	1,287,528 00	16,750 14	1.85
Hawthorn					82,328,115 00	567,118 58	1.82	2,000 00	1,450 00	6.90
Insurance Company of North America.....					142,681,008 00	961,118 58	1.89	148,737,357 00	1,924,170 57	1.29
Lamar					16,871,076 00	163,889 25	1.01	8,439,880 00	8,580 04	2.57
Manhattan					49,713,436 00	960,910 37	1.18	8,387,495 00	87,312 89	1.11
Mechanics' and Traders'					1,286,436 00	21,583 45	1.72	872,415 00	5,666 73	1.68
Mercantile, Ohio.....					80,491,623 00	194,951 47	1.63	11,684,251 00	110,555 65	9.94
.....					173,860 00	1,917 78	1.11	494,288 00	10,894 98	2.21
.....					6,890,968 00	78,545 73	1.14	7,783,524 00	158,180 12	2.04
.....					184,480 00	2,085 28	1.09	592,287 00	21,930 33	3.99
.....					.....	.....	.....	114,667,173 00	1,420,827 88	1.23
Mercantile Mutual.....					.....	.....	.....	1,666,986 00	20,545 79	1.31
Merchants', R. I.....					18,556,194 00	908,150 58	1.49	1,093,569 00	5,974 85	1.58
Newport F. & M.....					7,543,688 00	85,640 45	1.13	88,496,185 00	158,998 16	1.40
Northwestern National.....					16,926,106 00	235,765 08	1.93	13,501,824 00	179,741 78	1.88
.....					581,569 00	19,867 10	2.27	55,280 00	953 28	1.77
Orient Mutual.....					.....	.....	.....	147,412,094 00	1,880,214 87	1.24
.....					.....	.....	.....	225,615 00	10,568 67	4.49
Pacific Mutual.....					.....	.....	.....	88,030,722 00	786,774 40	1.88
Phenix.....					141,016,841 00	1,415,709 09	1.00	4,592,469 00	21,614 86	1.47
Rochester German					2,043,498 00	85,781 50	1.75	43,801,157 00	618,605 24	1.41
St. Joseph					6,473,650 00	79,015 41	1.21	457,166 00	11,014 66	2.40
St. Joseph F. and M.....					15,403,566 00	292,999 24	1.64	188,900 00	1,750 70	1.26
.....					489,359 00	9,432 59	2.19	6,383,729 00	45,288 75	1.71
.....					.....	.....	.....	157,635 00	1,393 90	1.88

APPENDIX TO TABLE VI.—RISKS AND PREMIUMS CONTINUED.

COMPANIES.	Fire Risks.	Fire Premiums charged.	Fire Rate.	Marine and Inland Risks.	Marine and Inland Premiums charged.	Marine and Inland Rate.
St. Paul F. and M.	\$25,151,672 00	\$408,795 88	1.98	\$19,182,877 00	\$96,403 75	.50
Traders', Ill.	686,671 00	30,601 82	4.45	64,611 00	161,783 98	1.98
Trademen's Fire.	20,830,611 00	833,083 06	1.26	15,924,880 00	161,811 60	1.01
Williamsburg City Fire.	80,418,412 00	927,199 84	1.15	87,278 00	1,293 04	1.14
Western Assurance Co.	54,069,685 00	572,091 16	1.05	18,844 00	1,293 04	1.14
.....	849,185 00	87,114 85	1.02	4,694,550 00	92,583 54	1.08
.....	27,484,587 00	87,114 85	1.36	819,887 00	1,540 00	1.83
.....	272,230 00	5,008 27	1.87	15,648,985 00	278,418 67	1.73
.....	-	-	-	277,700 00	10,011 80	3.52
Totals	\$1,291,730,686 00	\$16,092,000 94	1.24	\$751,889,067 00	\$9,128,893 17	1.16

REGISTER OF FIRE AND FIRE-MARINE INSURANCE COMPANIES.

The following are the only Stock Fire, and Fire-Marine Insurance Companies which, at date (June 1, 1874), are authorized to transact business in Michigan during the current year.

DATE OF ADMISSION.	NAME OF COMPANY.	LOCATION.
CALIFORNIA.		
June 5, 1869 <i>a</i>	Firemens' Fund Insurance Company.....	San Francisco.
CANADA.		
Dec. 9, 1872.....	Western Assurance Company.....	Toronto.
CONNECTICUT.		
May 24, 1859.....	Ætna Insurance Company.....	Hartford.
September 29, 1878.....	Atlas Insurance Company.....	Hartford.
May 30, 1859 <i>b</i>	Connecticut Fire Insurance Company.....	Hartford.
Oct. 4, 1873 <i>c</i>	Fairfield County Fire Insurance Company.....	South Norwalk.
May 25, 1859.....	Hartford Fire Insurance Company.....	Hartford.
Oct. 4, 1878.....	Meriden Fire Insurance Company.....	Meriden.
Jan. 12, 1872.....	National Fire Insurance Company.....	Hartford.
Jan. 8, 1872.....	Orient Insurance Company.....	Hartford.
May 25, 1859.....	Phoenix Insurance Company.....	Hartford.
GERMANY.		
Oct. 21, 1872.....	Hamburg Bremen Fire Insurance Company.....	Hamburg.
GREAT BRITAIN.		
Oct. 26, 1872.....	Commercial Union Assurance Company.....	London, England.
July 6, 1868.....	Imperial Insurance Company.....	London, England.
Nov. 22, 1872.....	Lancashire Insurance Company.....	Manchester, Eng.
May 2, 1861.....	Liverpool, London and Globe Insurance Company.....	Liverpool, England.
Nov. 12, 1872.....	London Assurance Corporation.....	London, England.
Nov. 18, 1867.....	North British and Mercantile Insurance Company.....	London & Edinb'g.
April 30, 1867.....	Queen Insurance Company.....	Liverpool, England.
Jan. 1, 1870.....	Royal Insurance Company.....	Liverpool, England.
Sept. 28, 1873.....	Scottish Commercial Insurance Company.....	Glasgow, Scotland.
ILLINOIS.		
June 25, 1870.....	American Insurance Company.....	Chicago.
June 10, 1873.....	Atlantic and Pacific Insurance Company.....	Chicago.
Dec. 6, 1873.....	Globe Insurance Company.....	Chicago.
Sept. 9, 1873.....	Traders' Insurance Company.....	Chicago.
KANSAS.		
May 20, 1874.....	Kansas Insurance Company.....	Leavenworth, Ks.
KENTUCKY.		
Nov. 18, 1873.....	Clay Fire and Marine Insurance Company.....	Newport.
March 10, 1874.....	Kenton Fire Insurance Company.....	Covington.
MASSACHUSETTS.		
March 9, 1874.....	Faneuil Hall Insurance Company.....	Boston.
June 4, 1880.....	Springfield Fire and Marine Insurance Company.....	Springfield.

a Re-admitted March 20, 1878.
b Re-admitted March 6, 1872.

c Re-admitted March 26, 1878.

REGISTER OF FIRE COMPANIES.—CONTINUED.

DATE OF ORGANIZATION.	NAME OF COMPANY.	LOCATION.
* MICHIGAN.		
Jan. 20, 1866.....	Detroit Fire and Marine Insurance Company.....	Detroit.
Feb. 3, 1864.....	Michigan State Insurance Company.....	Adrian.
Oct. 29, 1867.....	State Insurance Company.....	Lansing.
DATE OF ADMISSION.		
MINNESOTA.		
Jan. 27, 1872.....	Saint Paul Fire and Marine Insurance Company.....	St. Paul.
MISSOURI.		
Sept. 13, 1870.....	American Central Insurance Company.....	St. Louis.
Nov. 20, 1872.....	Saint Joseph Fire and Marine Insurance Company.....	St. Joseph.
NEW JERSEY.		
March 17, 1874.....	Citizens Fire Insurance Company.....	Newark.
July 7, 1873.....	Humboldt Fire Insurance Company.....	Newark.
Aug. 12, 1872.....	Merchants' † (Mutual) Insurance Company.....	Newark.
May 3, 1872.....	People's Insurance Company.....	Newark.
NEW YORK.		
Sept. 23, 1867 †.....	Agricultural Insurance Company.....	Watertown.
April 30, 1872 d.....	Black River Insurance Company.....	Watertown.
Feb. 24, 1872 e.....	Brewers' and Malsters' Insurance Company.....	New York City.
June 22, 1867.....	Buffalo German Insurance Company.....	Buffalo.
Nov. 21, 1865 f.....	Capital City Insurance Company.....	Albany.
March 23, 1865.....	Citizens' Insurance Company.....	New York City.
May 13, 1874.....	Columbia Fire Insurance Company.....	New York City.
July 6, 1865.....	Commerce Insurance Company.....	Albany.
Feb. 20, 1865 g.....	Commerce Fire Insurance Company.....	New York City.
June 30, 1859.....	Continental Insurance Company.....	New York City.
March 20, 1872.....	German American Insurance Company.....	New York City.
May 14, 1861.....	Germania Fire Insurance Company.....	New York City.
Aug. 10, 1864.....	Hanover Fire Insurance Company.....	New York City.
Feb. 31, 1867.....	Glens Falls Insurance Company.....	Glens Falls.
Dec. 23, 1871 i.....	Hoffman Fire Insurance Company.....	New York City.
June 3, 1859.....	Home Insurance Company.....	New York City.
May 25, 1859.....	Howard Insurance Company.....	New York City.
Oct. 3, 1872 j.....	Irving Insurance Company.....	New York City.
June 3, 1872.....	Lamar Insurance Company.....	New York City.
Feb. 9, 1872.....	Lordlard Insurance Company.....	New York City.
April 29, 1872.....	Manhattan Fire Insurance Company.....	New York City.
Feb. 10, 1873.....	Mechanics' and Traders' Fire Insurance Company.....	New York City.
May 31, 1859.....	Mercantile Fire Insurance Company.....	New York City.
May 6, 1872 k.....	Mercantile Mutual Insurance Company.....	New York City.
March 11, 1871.....	National Fire Insurance Company.....	New York City.
April 27, 1867.....	New York Central Insurance Company.....	Union Springs.
June 4, 1859.....	Niagara Fire Insurance Company.....	New York City.
April 21, 1874.....	New York and Yonkers Fire Insurance Company.....	New York City.
Nov. 4, 1873.....	Orient Mutual Fire Insurance Company.....	New York City.
May 23, 1873.....	Pacific Mutual Fire Insurance Company.....	New York City.
June 4, 1859.....	Phoenix Insurance Company.....	Brooklyn.
Nov. 13, 1872.....	Rochester German Insurance Company.....	Rochester.
April 18, 1868.....	Standard Fire Insurance Company.....	New York City.
Dec. 1, 1871.....	Star Fire Insurance Company.....	New York City.
Nov. 11, 1867.....	Tradesmen's Fire Insurance Company.....	New York City.
Feb. 29, 1863.....	Watertown Fire Insurance Company.....	Watertown.
Jan. 20, 1872.....	Westchester Fire Insurance Company.....	New Rochelle.
Feb. 17, 1872.....	Williamsburg City Fire Insurance Company.....	Brooklyn.
OHIO.		
Nov. 14, 1871.....	Amazon Insurance Company.....	Cincinnati.
March 13, 1872.....	Aurora Fire and Marine Insurance Company.....	Cincinnati.
March 23, 1872.....	Germania Fire and Marine Insurance Company.....	Cincinnati.
Aug. 26, 1869 l.....	Globe Insurance Company.....	Cincinnati.
June 1, 1871 m.....	Hibernia Insurance Company.....	Cleveland.
Nov. 26, 1869.....	Home Insurance Company.....	Columbus.
Jan. 27, 1872.....	Mercantile Insurance Company.....	Cleveland.

* For Register of Michigan Mutual Insurance Companies see page 2. † Name changed to "Merchants'" by amendment of charter filed April 14, 1873. ‡ Re-admitted March 11, 1874. d Re-admitted March 16, 1874. e Re-admitted March 6, 1873. f Re-admitted August 12, 1872. g Re-admitted March 11, 1873. h Re-admitted February 22, 1873. i Re-admitted February 24, 1873. j Re-admitted April 9, 1873. k Re-admitted August 12, 1872. l Re-admitted March 1, 1873. m Re-admitted March 1, 1873.

REGISTER OF FIRE COMPANIES.—CONTINUED.

DATE OF ADMISSION.	NAME OF COMPANY.	LOCATION.
Feb. 20, 1874.....	Residence Fire Insurance Company.....	Cleveland.
Aug. 8, 1875.....	Sun Insurance Company.....	Cleveland.
PENNSYLVANIA.		
Nov. 12, 1872.....	Allemania Fire Insurance Company.....	Pittsburgh.
Aug. 8, 1873.....	Armenia Fire Insurance Company.....	Pittsburgh.
June 7, 1873.....	Fire Association.....	Philadelphia.
June 15, 1870.....	Franklin Fire Insurance Company.....	Philadelphia.
Feb. 19, 1872 <i>n</i>	German Insurance Company.....	Erie.
Feb. 9, 1870.....	Girard Fire and Marine Insurance Company.....	Philadelphia.
Aug. 15, 1864.....	Insurance Company of North America.....	Philadelphia.
Oct. 20, 1873.....	Lancaster Fire Insurance Company.....	Lancaster.
April 5, 1873.....	National Fire and Marine Insurance Company.....	Philadelphia.
Sept. 3, 1873.....	Penn Fire Insurance Company.....	Philadelphia.
Nov. 10, 1871 <i>o</i>	Pennsylvania Fire Insurance Company.....	Philadelphia.
RHODE ISLAND.		
July 7, 1869 <i>p</i>	Atlantic Fire and Marine Insurance Company.....	Providence.
April 9, 1874.....	City Insurance Company.....	Providence.
April 10, 1873 <i>q</i>	Equitable Fire and Marine Insurance Company.....	Providence.
July 8, 1865 <i>r</i>	Merchants' Insurance Company.....	Providence.
Dec. 11, 1871.....	Newport Fire and Marine Insurance Company.....	Newport.
June 15, 1869 <i>s</i>	Providence Washington Insurance Company.....	Providence.
July 16, 1869 <i>t</i>	Roger Williams Insurance Company.....	Providence.
TENNESSEE.		
Feb. 12, 1874.....	Peoples' Insurance Company.....	Memphis.
April 27, 1874.....	Planters' Insurance Company.....	Memphis.
WEST VIRGINIA.		
May 26, 1874.....	Franklin Insurance Company.....	Wheeling.
WISCONSIN.		
March 7, 1873.....	Brewers' Fire Insurance Company of North America.....	Milwaukee.
Nov. 12, 1872.....	Northwestern National Insurance Company.....	Milwaukee.

n Re-admitted April 18, 1874. *o* Re-admitted March 22, 1873. *p* Re-admitted Nov. 22, 1873. *q* Re-admitted March 10, 1873. *r* Re-admitted March 11, 1873. *s* Re-admitted June 29, 1873. *t* Re-admitted February 10, 1874.

MICHIGAN STOCK FIRE INSURANCE COMPANIES.

ABSTRACTS,

COMPILED FROM THE ANNUAL STATEMENTS

OF THE

STOCK FIRE INSURANCE COMPANIES

OF THE

STATE OF MICHIGAN,

SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1873.

DETROIT FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICHIGAN.

HOME OFFICE, No. 124 JEFFERSON AVENUE, DETROIT.
 [Incorporated February 1, 1866; commenced business March 14, 1866.]
 CALEB VAN HUSAN, *President*. JAMES J. CLARK, *Secretary*.

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$100,950 00
Interest due, \$1,880 00, and accrued, \$534 80 on said mortgage loans; total.....		1,914 80
Value of lands mortgaged.....	\$947,650	
Buildings (insured for \$76,000).....	159,900	

Total value of mortgaged premises..... \$507,450

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$55,000	\$62,700

Totals (carried out at market value).....		\$62,700 00
Cash in company's principal office, \$1,100 19; do. in bank, \$48,472 01.....		49,572 20
Interest due and accrued on stocks, not included in "market value".....		275 00
Gross premiums in due course of collection.....		18,566 81
Bills receivable not matured, taken for fire, marine, or inland risks.....		18,205 26
Salvage property and claims on losses already paid.....		1,942 07
Items not admitted as available assets; bills receivable past due.....	\$1,907 68	
Office furniture and supplies for agents.....	1,596 44	

Total..... \$3,504 12

Aggregate amount of all the available assets of the company..... \$317,445 64

LIABILITIES.

Amount of unpaid losses (of which \$2,000 00 are resisted).....		\$23,058 20
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$56,584 24	
Reserve <i>pro rata</i> on fire risks running more than one year.....	19,291 04	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	20,749 89	

Amount of reserve on all outstanding risks.....		96,574 17
Due and accrued for salaries, rent, advertising, or agency expenses.....		150 00
Commissions, brokerage, and other charges, \$18 20; for re-insurance effected on hulls, \$762 25..		780 45

Aggregate liabilities (except capital stock).....		\$120,587 92
Surplus as regards policy-holders.....	\$196,887 72	
Capital stock.....	150,000 00	

Surplus over capital..... \$46,887 72

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$153,061 94	\$100,674 66	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,978 09	19,771 15	
	\$135,083 85	\$80,903 51	
Net amount of cash actually received during the year for premiums.....			\$215,992 86
Interest received during the year on bonds and mortgages.....			16,409 82
Interest and dividends received on bonds and stocks, and from all other sources.....			5,206 78
Income from all other sources, viz.: commission.....			8,189 04
Bills receivable taken for premiums during the year remaining unpaid, \$15,112 94.			
Aggregate cash income during the year.....			\$240,797 96

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$66,829 99	\$58,464 02	
Deduct amounts actually received during the year for salvages, \$4,924 67.....	2,019 24	2,905 48	
	\$64,810 75	\$55,558 50	

Net amount paid during the year for losses (of which \$12,574 58 belonged to prior years).....	\$115,969 84
Cash dividends actually paid during the year.....	22,500 00
Paid or allowed during the year for commissions and brokerage.....	21,912 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,880 00
Paid during the year for State, national, and local taxes in this and other States.....	2,421 18
Contingent expenses, \$9,068 15; sundry items charged to profit and loss, \$946 24.....	10,029 89
Aggregate cash expenditures during the year.....	\$186,062 26

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$10,996,868	\$146,825 90	\$323,324	\$17,695 56
Written during the year.....	11,237,663	152,555 49	4,707,284	99,884 65
Total.....	\$22,234,531	\$299,381 39	\$5,030,608	\$117,580 11
Deduct expirations.....	11,406,375	148,395 65	4,698,742	96,881 22
In force at the end of the year.....	\$10,828,176	\$150,985 74	\$387,866	\$20,748 89
Net amount in force.....	\$10,828,176	\$150,985 74	\$387,866	\$20,748 89
In force, not more than one year to run.....	\$8,705,225	\$124,092 99	\$387,866	\$20,748 89
More than one and not more than three years to run.....	2,019,801	25,079 75		
More than three years to run.....	108,650	1,814 00		
Net amount in force December 31, 1873.....	\$10,828,176	\$150,985 74	\$387,866	\$20,748 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$8,801,188 00	\$3,064,970 00	\$11,866,158
Premiums received.....	118,435 22	82,757 60	201,192 82
Losses paid and risks taken.....	55,955 78	86,806 11	98,761 84
Total losses incurred during the year in the State of Michigan.....	60,949 58	47,872 18	108,820 71

MICHIGAN STATE INSURANCE COMPANY,

ADRIAN, MICHIGAN.

HOME OFFICE, ADRIAN.

[Incorporated February 26, 1864; commenced business February 26, 1864.]

WILLIAM S. WILCOX, *President.* - - - - - HENRY HART, *Secretary.*

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

Real estate.....	\$45,000 00
Loans on bond and mortgage of real estate (first liens).....	116,955 08
Interest due, \$1,795 59, and accrued, \$1,127 84 on said mortgage loans; total.....	2,923 43

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
City of Adrian bonds.....	\$3,000 00	\$3,000 00
Village of Allegan bonds.....	5,000 00	5,000 00
Village of Greenville school bonds.....	10,500 00	10,500 00
Village of Plainwell school bonds.....	1,000 00	1,000 00
Village of Fruitport school bonds.....	2,850 00	2,850 00
Village of Morenci school bonds.....	6,000 00	6,000 00
City of Leavenworth, Kansas, bonds.....	25,000 00	25,000 00
Totals (carried out at market value).....	\$58,150 00	\$58,150 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Illinois Manufacturing Co's. (of Adrian, Mich.) stock, with 2d mortgage worth \$3,000	\$10,000 00 } 3,000 00 }	\$18,000 00	\$5,000 00	
Lenawee Co. Savings Bank stock	1,000 00 }	1,800 00	1,000 00	
First National Bank, Adrian, stock	1,000 00 }	5,000 00	4,000 00	
Lenawee Co. Savings Bank stock	8,000 00 }	1,200 00	700 00	
Morenci school bond	1,200 00 }	600 00	400 00	
First National Bank, Adrian, stock	500 00 }			
Totals (carried out at amount loaned)	\$19,700 00	\$21,100 00	\$11,100 00	\$11,100 00
Cash in the company's principal office, \$1,836 08; do. in bank, \$30,099 49				\$1,985 52
Interest due and accrued on stocks, not included in "market value"				702 00
Interest due and accrued on collateral loans				506 35
Gross premiums in due course of collection				22,982 21
Bills receivable not matured, taken for fire, marine, or inland risks				4,474 60
Due for insurance in other companies, \$389 35; rents due and accrued, \$291 25				680 60
Items not admitted as available assets:				
Bills receivable past due			\$8,615 51	
Safe and office furniture			1,000 00	
			\$7,615 51	
Aggregate amount of all the available assets of the company				\$296,409 64

LIABILITIES.

Amount of unpaid losses (of which \$1,825 00 are resisted)	\$4,442 45
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less	\$14,450 55
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	99,526 15
Amount of reserve on all outstanding risks	108,976 70
Aggregate liabilities (except capital stock)	\$108,419 15
Surplus as regards policy-holders	\$187,990 49
Capital stock	150,000 00
Surplus over capital	\$37,990 49

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums	\$86,158 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	4,075 10	
Net amount of cash actually received during the year for premiums	\$82,083 68	\$82,078 68
Interest received during the year on bonds and mortgages		11,070 00
Interest and dividends received on bonds and stocks, and from all other sources		6,224 15
Income from all other sources, viz.: rents, \$3,662 75; commissions at office, \$1,566 04		5,258 79
Aggregate cash income during the year		\$104,641 63

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$2,374 49 belonged to prior years)	\$28,811 90
Cash dividends actually paid during the year	18,000 00
Paid or allowed during the year for commissions and brokerage	14,368 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	11,086 42
Paid during the year for State, national, and local taxes, in this and other States	1,998 72
Insurance and repairs on building	612 54
Aggregate cash expenditures during the year	\$79,819 58

MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1873		\$16,722,556	\$206,147 04
Written during the year		6,184,161	82,078 00
Total		\$22,906,717	\$288,225 73
Deduct expirations		6,083,426	79,505 60
In force at the end of the year		\$16,868,291	\$208,720 19
In force, not more than one year to run		\$6,831,009	\$80,408 83
More than one and not more than three years to run		8,708,822	108,129 70
More than three years to run		1,778,460	25,181 04
Net amount in force December 31, 1873		\$16,868,291	\$208,720 19

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i> \$5,061,851 00
Premiums received.....	68,458 66
Losses paid on risks taken.....	19,568 95
Total losses incurred during the year in the State of Michigan, \$25,814 85.	

STATE INSURANCE COMPANY,

LANSING, MICHIGAN.

HOME OFFICE, LANSING.

[Incorporated, 1867; commenced business, 1868.]

JOHN J. BUSH, *President.* GEO. E. RANNEY, *Secretary.*

CAPITAL.

Capital Stock, paid..... \$100,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens), of which \$18,000 00 is in process of foreclosure.....	\$110,947 92
Interest due, \$4,410 00, and accrued, \$181 14, on said mortgage loans; total.....	5,141 14
Total value of mortgaged premises.....	\$280,229 78
Cash deposited in bank.....	1,407 18
Gross premiums in due course of collection.....	4,368 79
Items not admitted as available assets:	
Loan on second lien mortgage.....	\$5,000 00
Mortgage of J. M. Dickinson.....	700 00
Cash advanced on Illinois property.....	1,000 00
Office furniture.....	500 00
Bills receivable.....	4,478 81
	\$11,678 81
Aggregate amount of all the available assets of the company.....	\$191,049 88

LIABILITIES.

Amount of unpaid losses (of which \$850 00 are resisted).....	\$2,850 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$5,858 65
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	4,585 77
Amount of reserve on all outstanding risks.....	10,189 43
Due and accrued for salaries, rent, advertising, or agency expenses, printing.....	365 71
Due and to become due for borrowed money, etc.....	1,228 67
All other demands against the company due and to become due, admitted or contested.....	6,119 04
Commissions, brokerage and other charges due and to become due.....	682 84
Aggregate liabilities except capital stock.....	\$20,795 63
Surplus as regards policy-holders.....	\$100,258 65
Capital stock.....	100,000 00
Surplus over capital.....	\$258 65

INCOME.

Gross amount of cash received during the year for premiums.....	<i>On Fire Risks.</i> \$15,929 02
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	1,732 97
Net amount of cash actually received during the year for premiums.....	\$14,196 05
Interest received during the year on bonds and mortgages.....	10,290 00
From all other sources.....	1,091 20
Received for calls on capital.....	\$7,150 00
Aggregate cash income during the year.....	\$35,677 25

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$1,057 50 belonged to prior years).....	\$7,489 06
Paid or allowed during the year for commissions and brokerage.....	4,828 61
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	2,779 98
Interest paid on borrowed money, \$302 19; postage, \$140 07; printing, \$624 80; rent, \$500 00..	1,867 06
Aggregate cash expenditures during the year.....	\$16,414 65

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thorsen.</i>
In force December 31, 1873.....	\$246,561 00	\$10,738 64
Written during the year.....	716,944 50	12,757 55
Total.....	\$1,663,405 50	\$28,511 19
Deduct expirations.....	228,181 81	5,026 88
In force at the end of the year.....	\$1,870,974 19	\$18,484 81
In force, not more than one year to run.....	\$778,248 69	\$10,707 29
More than one and not more than three years to run.....	564,285 00	7,329 21
More than three years to run.....	82,740 50	547 81
Net amount in force Dec. 31, 1873.....	\$1,870,974 19	\$18,484 81

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine and inland risks taken.....	\$716,944 50
Premiums received.....	12,757 55
Losses paid on risks taken.....	8,098 73
Total losses incurred during the year in the State of Michigan, \$8,781 55.	

FIRE AND FIRE-MARINE INSURANCE COMPANIES
OF
OTHER STATES.

ABSTRACTS

Compiled from the Annual Statements of the Fire and Fire-Marine Insurance
Companies of other States, authorized to do business in
the State of Michigan, and
SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1873.

ÆTNA INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated June, 1819; commenced business July, 1819.]

LUCIUS J. HENDEE, *President.* JOTHAM GOODNOW, *Secretary.*
 Attorney for Michigan, GEORGE W. HOFFMAN, of Detroit.

CAPITAL.

Capital stock paid.....\$3,000,000 00.

ASSETS.

Real estate.....	\$405,000 00
Loans on bond and mortgage of real estate (first liens).....	\$6,870 00
Interest accrued on said mortgage loans.....	8,408 60
Value of lands mortgaged.....	\$107,000 00
Buildings (insured for \$68,500).....	68,000 00
Total value of mortgaged premises.....	\$196,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
United States stocks, 5 20's, 6 per cent semi-annual interest.....	\$300,000 00	\$343,085 00
United States currency bonds, 6 per cent semi-annual interest.....	100,000 00	114,000 00
Connecticut State stock, 6 per cent semi-annual interest.....	52,500 00	52,500 00
Rhode Island State stock, 6 per cent semi-annual interest.....	40,000 00	40,000 00
Indiana State stock, 8 per cent semi-annual interest.....	50,000 00	50,000 00
Michigan State stock, 6 per cent semi-annual interest.....	16,000 00	16,000 00
Tennessee State stock, 6 per cent semi-annual interest.....	81,000 00	25,110 00
Alabama State stock, 8 per cent semi-annual interest.....	10,000 00	7,500 00
South Carolina State stock, 6 per cent semi-annual interest.....	20,000 00	10,000 00
Canada Dominion stock, 6 per cent semi-annual interest.....	5,070 69	5,070 69
Buffalo city water bonds, 7 per cent semi-annual interest.....	25,000 00	24,500 00
Atlantic dock bonds, 7 per cent semi-annual interest.....	25,000 00	28,750 00
Toledo city bonds, 6 per cent semi-annual interest.....	5,000 00	5,000 00
New Brunswick (N. J.) city bonds, 7 per cent semi-annual interest.....	20,000 00	19,600 00
Detroit city bonds, 7 per cent semi-annual interest.....	80,000 00	80,000 00
Brooklyn city water bonds, 6 per cent semi-annual interest.....	25,000 00	28,250 00
Jersey City water bonds, 6 per cent semi-annual interest.....	50,000 00	46,500 00
Hartford city bonds, 6 per cent semi-annual interest.....	101,000 00	98,980 00
Hartford city scrip, 7 per cent annual interest.....	6,000 00	6,000 00
Hartford town bonds, 6 per cent annual interest.....	65,000 00	68,700 00
New York city stock, 6 per cent quarterly interest.....	75,000 00	71,250 00
Minneapolis city bonds, 10 per cent semi-annual interest.....	5,000 00	5,000 00
Chicago city bonds, 7 per cent semi-annual interest.....	85,000 00	84,800 00
West Middle school district bonds, Hartford, 7 per cent semi-annual interest.....	80,000 00	80,000 00
Hartford county scrip.....	10,000 00	10,000 00
Hartford, Providence & Fishkill R. R. mortgage bonds, 7 per cent semi-annual interest.....	88,000 00	81,020 00
Michigan Central R. R. second mortgage bonds, 7 per cent semi-annual interest.....	15,000 00	13,800 00
Cleveland, Painesville, & Ashtabula R. R. mortgage bonds, 7 per cent semi-annual interest.....	100,000 00	100,000 00
Cleveland and Toledo R. R. general S. F. bonds, 7 per cent semi-annual interest.....	75,000 00	77,250 00
Cleveland & Pittsburg R. R. third mortgage bonds, 7 per cent semi-annual interest.....	40,000 00	40,000 00
Michigan S. & N. Indiana R. R. general bonds, 7 per cent semi-annual interest.....	25,000 00	25,500 00
Michigan S. & N. Indiana R. R. second mortgage bonds, 7 per cent semi-annual interest.....	75,000 00	70,875 00
Pittsburgh, Ft. Wayne, & Chicago R. R. first mortgage bonds, 7 per cent semi-annual interest.....	80,000 00	81,500 00
Pittsburgh, Ft. Wayne, & Chicago R. R. second mortgage bonds, 7 per cent semi-annual interest.....	50,000 00	50,500 00
Buffalo, New York, & Erie R. R. mortgage bonds, 7 per cent semi-annual interest.....	75,000 00	71,250 00
New York Central R. R. mortgage bonds, 6 per cent semi-annual interest.....	75,000 00	67,500 00
Little Miami R. R. mortgage bonds, 6 per cent semi-annual interest.....	72,000 00	68,880 00
New Jersey R. R. & Transportation Co. mortgage bonds, 6 per cent semi-annual interest.....	50,000 00	47,500 00

	<i>Par Value.</i>	<i>Market Value.</i>
Columbus & Xenia R. R. mortgage bonds, 7 per cent semi-annual interest.....	\$50,000 00	\$48,500 00
Cincinnati, Hamilton, & Dayton R. R. mortgage bonds, 7 per cent semi-annual interest.....	50,000 00	48,500 00
Indianapolis & Cincinnati R. R. mortgage bonds, 7 per cent semi-annual interest.....	25,000 00	24,250 00
Chicago, Burlington, & Quincy R. R. mortgage bonds, 8 per cent semi-annual interest.....	80,000 00	88,000 00
Des Moines Valley R. R. mortgage bonds, 8 per cent semi-annual interest.....	40,000 00	80,000 00
Lake Shore R. R. mortgage bonds, 7 per cent semi-annual interest.....	10,000 00	9,250 00
Morris & Essex R. R. second mortgage bonds, 7 per cent semi-annual interest.....	25,000 00	25,000 00
Harlem River & Port Chester R. R. first mortgage bonds, 7 per cent semi-annual interest.....	100,000 00	100,000 00
New York Central & Hudson River R. R. first mortgage bonds, 7 per cent semi-annual interest.....	25,000 00	26,250 00
Joliet & Chicago R. R. mortgage bonds, 8 per cent semi-annual interest.....	18,000 00	18,790 00
Dayton & Western R. R. mortgage bonds, 6 per cent semi-annual interest.....	20,000 00	17,200 00
Albany & Susquehanna R. R. second mortgage bonds, 7 per cent semi-annual interest.....	10,000 00	9,600 00
1,000 shares New York, New Haven & Hartford R. R. Co stock.....	100,000 00	132,000 00
150 shares Connecticut River R. R. Co. stock.....	15,000 00	20,250 00
900 shares Lake Shore and Mich. Southern R. R. Co. stock.....	90,000 00	68,850 00
750 shares Pittsburgh, Ft. W. & Chicago R. R. Co. stock.....	75,000 00	67,125 00
624 shares Michigan Central R. R. stock.....	62,400 00	48,048 00
144 shares Central Ohio R. R. Co. stock.....	7,200 00	4,000 00
1,000 shares Morris & Essex R. R. Co. stock.....	50,000 00	45,000 00
250 shares Dubuque & Sioux City R. R. Co. stock.....	25,000 00	15,000 00
100 shares Joliet & Chicago R. R. Co. stock.....	10,000 00	8,500 00
500 shares Albany & Susquehanna R. R. Co. stock.....	50,000 00	48,000 00
1,000 shares Cleveland & Pittsburgh R. R. Co. stock.....	50,000 00	42,500 00
600 shares N. Y. Central & Hudson River R. R. Co. stock.....	60,000 00	59,400 00
50 shares Connecticut River Company stock.....	5,000 00	1,500 00
100 shares New Britain National Bank stock, New Britain, Conn.....	10,000 00	18,000 00
900 shares National Bank of the State of Missouri stock, St. Louis, Mo.....	20,000 00	15,000 00
50 shares Merchants' National Bank stock, St. Louis, Mo.....	5,000 00	4,000 00
50 shares Merchants' Bank stock, St. Louis, Mo.....	5,000 00	1,500 00
900 shares Mechanics' Bank stock, St. Louis, Mo.....	20,000 00	18,000 00
220 shares Farmers' and Mechanics' National Bank stock, Philadelphia, Pa.....	22,000 00	28,600 00
600 shares Hartford National Bank stock, Hartford, Conn.....	80,000 00	134,000 00
600 shares Farmers' and Mechanics' National Bank stock, Hartford, Conn.....	60,000 00	78,000 00
600 shares Phenix National Bank stock, Hartford, Conn.....	60,000 00	98,000 00
250 shares State Bank stock, Hartford, Conn.....	25,000 00	37,500 00
150 shares Connecticut River Banking Co. stock, Hartford, Conn.....	7,500 00	9,000 00
200 shares Aetna National Bank stock, Hartford, Conn.....	20,000 00	25,000 00
200 shares American National Bank stock, Hartford, Conn.....	10,000 00	12,000 00
200 shares City National Bank stock, Hartford, Conn.....	20,000 00	21,000 00
158 shares First National Bank stock, Hartford, Conn.....	15,800 00	21,280 00
800 shares Charter Oak National Bank, Hartford, Conn.....	80,000 00	89,000 00
500 shares National Exchange Bank stock, Hartford, Conn.....	25,000 00	81,250 00
400 shares American Exchange National Bank stock, New York city.....	40,000 00	48,200 00
800 shares National Butchers' and Drovers' Bank stock, New York city.....	20,000 00	28,000 00
100 shares Hanover National Bank stock, New York city.....	10,000 00	10,500 00
100 shares National City Bank stock, New York city.....	10,000 00	28,500 00
600 shares National Bank of Commerce stock, New York city.....	50,000 00	55,500 00
100 shares National Bank of the Commonwealth stock, New York city.....	10,000 00	1,000 00
200 shares Importers' and Traders' National Bank stock, New York city.....	30,000 00	52,500 00
200 shares Market National Bank stock, New York city.....	20,000 00	24,000 00
1,200 shares Mechanics' National Bank stock, New York city.....	30,000 00	89,000 00
200 shares Merchants' Exchange National Bank stock, New York city.....	10,000 00	9,000 00
500 shares Metropolitan National Bank stock, New York city.....	50,000 00	62,500 00
1,000 shares Merchants' National Bank stock, New York city.....	50,000 00	57,500 00
400 shares Bank of the Manhattan Co. stock, New York city.....	20,000 00	30,000 00
200 shares Nassau Bank stock, New York city.....	20,000 00	20,000 00
200 shares North River Bank stock, New York city.....	10,000 00	9,600 00
400 shares Bank of New York (National) stock, New York city.....	40,000 00	46,000 00
200 shares National Bank of North America stock, New York city.....	20,000 00	20,000 00
200 shares National Bank of the Republic stock, New York city.....	20,000 00	20,200 00
400 shares Ocean National Bank stock, New York city.....	20,000 00	1,000 00
400 shares People's Bank stock, New York city.....	10,000 00	15,000 00
500 shares Phenix National Bank stock, New York city.....	10,000 00	10,000 00
400 shares Union National Bank stock, New York city.....	20,000 00	26,000 00
150 shares New York Life Insurance and Trust Co. stock, New York city.....	15,000 00	45,000 00
100 shares Union Trust Co. stock, New York city.....	10,000 00	10,000 00
Totals (carried out at market value).....	\$3,329,470 69	\$4,005,728 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Hartford National Bank, of Hartford, Conn., 80 shares of \$100 each	\$25,000 00	\$4,650 00	\$1,500 00
Charter Oak National Bank, of Hartford, Conn., 30 shares of \$100 each	2,000 00	2,600 00	600 00
Phenix National Bank, of Hartford, Conn., 16 shares of \$100 each	1,600 00	2,480 00	1,500 00
Farmers' and Mechanics' National Bank, of Hartford, Conn., 55 shares of \$100 each	5,500 00	7,150 00	4,000 00
American National Bank, of Hartford, Conn., 60 shares of \$50 each	3,000 00	3,600 00	3,000 00
National Exchange Bank, of Hartford, Conn., 2 shares of \$50 each	100 00	125 00	80 00
Travelers' Insurance Co., of Hartford, Conn., 55 shares of \$100 each	5,500 00	8,250 00	5,677 00
Hartford Carpet Co., of Hartford, Conn., 98 shares of \$100 each	9,800 00	20,925 00	6,890 00
Willimantic Linen Co., of Willimantic, Conn., 500 shares of \$25 each	12,500 00	25,000 00	9,700 00
Hartford City Gas Light Co., of Hartford, Conn., 80 shares of \$25 each	2,000 00	3,200 00	400 00
First Nat'l Bank, of Suffield, Conn., 85 shares of \$100 each	8,500 00	10,200 00	4,050 00
Holyoke Water Power Co., of Holyoke, Mass., 10 shares of \$100 each	1,000 00	1,500 00	60 00
Saybrook Bank, of Saybrook, Conn., 8 shares of \$100 each	800 00	800 00	300 00
American Exchange National Bank, of New York, 5 shares of \$100 each	500 00	540 00	180 00
National Bank of Commerce, of New York, 6 shares of \$100 each	600 00	666 00	320 00
New York, New Haven & Hartford R. R. Co., 80 shares of \$100 each	8,000 00	8,600 00	1,290 00
Merchants' Savings Loan and Trust Co., of Chicago, Ill., 450 shares of \$100 each	45,000 00	67,500 00	43,625 00
Housatonic R. R. Co.'s bonds	1,500 00	1,500 00	700 00
Connecticut Western R. R. Co.'s bonds	1,500 00	1,200 00	505 70
Atlantic Dock Co.'s bonds	2,000 00	1,900 00	920 00
Quincy (Ill.) city bonds	1,000 00	1,000 00	
Wabash & Western R. R. Co.'s bonds	1,000 00	900 00	2,300 00
Toledo, Wabash, & Western R. R. Co.'s bonds	1,000 00	800 00	
Totals (carried out at amount loaned)	\$111,400 00	\$169,646 00	\$87,447 70
Cash in the company's principal office			87,823 62
Cash deposited in bank			464,276 93
Interest due and accrued on stocks, not included in "market value"			14,784 75
Interest due and accrued on collateral loans			8,861 79
Gross premiums in due course of collection			781,168 90
Items not admitted as available assets:			
Loan on mortgage (second lien) carried inside			\$4,441 00
Aggregate amount of all the available assets of the company			\$5,841,361 08
LIABILITIES.			
Amount of unpaid losses (of which \$48,880 are resisted)			\$214,376 63
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less		\$1,282,885 93	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year		786,968 19	
Re-insurance reserve at 100 per cent on inland navigation risks		19,977 69	
Amount of reserve on all outstanding risks			2,089,321 80
Due and accrued for miscellaneous expenses, printing, etc.			500 00
Due and to become due to agents and others			85,459 80
Due for return premiums			24,416 94
Aggregate liabilities (except capital stock)			\$2,864,004 60
Surplus as regards policy-holders		\$3,477,356 84	
Capital stock		8,000,000 00	
Surplus over capital		\$477,356 84	
INCOME.			
	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums	\$4,542,337 07	\$488,581 77	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	379,358 73	45,611 27	
Net am't of cash actually received during the year for premiums	\$4,268,968 35	\$398,310 50	\$4,667,178 85
Interest received during the year on bonds and mortgages			4,589 95
Interest and dividends received on bonds and stocks, and from all other sources			277,783 08
Income from rents			11,046 80
Received for calls on capital, \$1,000,000.			
Aggregate cash income during the year			\$4,950,597 13

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Net amount paid during the year for losses (of which \$1,004,451 55 belonged to prior years).....	\$2,800,884 92	\$252,591 90	\$3,052,736 82
Cash dividends actually paid during the year.....			658,415 00
Paid or allowed during the year for commissions and brokerage.....			673,502 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			162,765 62
Paid during the year for State, national, and local taxes, in this and other States.....			77,278 80
Interest paid on borrowed money.....			14,097 21
General expenses, printing, advertising, and traveling expenses.....			182,546 67
Aggregate cash expenditures during the year			\$4,815,881 75

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$318,647,837	\$3,911,885 61	\$647,816	\$25,878 44
Written during the year.....	841,918,125	4,548,827 07	42,350,514	488,821 77
Total.....	\$660,565,962	\$8,455,212 68	\$42,898,180	\$474,699 21
Deduct expirations.....	356,015,717	4,180,699 58	42,487,089	454,567 53
In force at the end of the year.....	\$304,545,245	\$4,024,518 10	\$411,041	\$20,127 69
Deduct amount re-insured.....	850,000	10,250 00	8,000	150 00
Net amount in force.....	\$303,695,245	\$4,014,268 10	\$403,041	\$19,977 69
In force, not more than one year to run.....	\$196,222,289	\$2,564,771 88	\$408,041	\$19,977 69
More than one and not more than three years to run ..	78,917,176	1,080,870 29		
More than three years to run.....	28,555,780	418,926 99		
Net amount in force December 31, 1878.....	\$303,695,245	\$4,014,268 10	\$403,041	\$19,977 69

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$5,271,736 00	\$5,648,892 00	\$11,920,528 00
Premiums received.....	99,016 58	84,985 88	183,992 41
Losses paid on risks taken.....	62,326 81	85,885 79	148,212 60
Total losses incurred during the year in the State of Michigan.....	41,856 80	85,255 95	76,612 75

* AGRICULTURAL FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, WATERTOWN, N. Y.

[Incorporated as a Stock Company, January 10, 1868; commenced business, February, 1858.]

JOHN C. COOPER, *President.* ISAAC MUNSON, *Secretary.*

Attorney for Michigan, JOHN N. GREEN, of Jackson.

CAPITAL.

Capital stock paid..... \$300,000 00.

ASSETS.

Real estate.....	\$67,752 84
Loans on bond and mortgage of real estate (first liens).....	284,846 20
Interest accrued on said mortgage loans.....	5,990 89
Value of lands mortgaged.....	\$688,400 00
Buildings (insured for \$26,000 00).....	289,490 00
Total value of mortgaged premises.....	\$1,157,950 00

* Authority refused on this Statement, on account of impairment. See Supplemental Statement, p. 48.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
Town of Clayton bonds.....	\$5,000 00	\$5,000 00
R. W. & O. R. R. bonds.....	3,000 00	3,000 00
Town of Watertown bonds.....	5,500 00	5,500 00
United States bonds.....	97,500 00	118,439 88
Utica, Clinton & Binghamton R. R. bonds.....	14,500 00	14,500 00
Canada Dominion bonds.....	14,500 00	15,950 00
Village of Carthage bonds.....	5,000 00	5,000 00
Town of Honnesheld bonds.....	1,000 00	1,000 00
Tennessee State bonds.....	1,000 00	790 00
St. Lawrence county bonds.....	100 00	100 00
Town of Wilson bonds.....	10,000 00	10,000 00
Totals (carried out at market value).....	\$158,100 00	\$175,279 88

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Watertown Fire Insurance Company stock.....	\$2,000 00	\$3,000 00 }	\$4,446 11
Bond and mortgage.....	8,000 00	8,000 00 }	
Watertown Fire Insurance Company stock.....	8,000 00	24,000 00	8,000 00
" " " ".....	2,000 00	6,000 00	8,500 00
" " " ".....	8,000 00	9,000 00	8,000 00
" " " ".....	1,000 00	8,000 00	1,000 00
" " " ".....	5,000 00	15,000 00	2,000 00
" " " ".....	6,000 00	18,000 00	4,000 00
" " " ".....	2,800 00	6,000 00 }	
United States bonds.....	2,400 00	2,400 00 }	7,000 00
Bond and mortgage.....	1,000 00	1,000 00 }	
Davis S. M. Co. bond.....	11,000 00	11,000 00	
Certificate of award No. 574, Canal Claims.....	11,782 45	11,782 45	10,000 00
Homestead Fire Insurance Co. stock.....	2,800 00	2,800 00	1,500 00
Bond and mortgage.....	2,200 00	2,200 00	197 02
Bond and mortgage.....	6,000 00	6,000 00	8,258 16
Totals (carried out at amount loaned).....	\$88,662 45	\$136,662 45	\$47,901 29
Cash in the company's principal office, \$10,001 49; do in bank, \$107,977 10.....			117,978 59
Interest due and accrued on stocks, not included in "market value".....			2,118 88
Interest due and accrued on collateral loans.....			1,806 88
Gross premiums in due course of collection.....			122,851 56
Rents due and accrued.....			450 00
Aggregate amount of all the available assets of the company.....			\$326,470 44

LIABILITIES.

Amount of unpaid losses (of which \$11,585 76 are resisted).....		\$26,178 19
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$50,608 48	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	688,083 24	
Amount of reserve on all outstanding risks.....		688,685 72
Cash dividends declared, due or to become due.....		223 00
Aggregate liabilities (except capital stock).....		\$715,085 91
Surplus as regards policy holders.....	\$111,484 56	
Capital stock.....	200,000 00	
Impairment of capital.....	\$83,585 45—44 9-10 per cent.	

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$686,773 10
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	42,214 81
Net amount of cash actually received during the year for premiums.....	\$264,556 79
Interest received during the year on bonds and mortgages.....	90,688 85
Interest and dividends received on bonds and stocks, and from all other sources.....	13,325 58
Income from all other sources, viz., rents.....	2,898 96
Aggregate cash income during the year.....	\$469,811 67

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$309,512 80
Re-insurances, \$8,519 50.....	8,519 50
Net amount paid during the year for losses (of which \$6,298 95 belonged to prior years).....	\$300,998 30
Cash dividends actually paid during the year.....	40,000 00
Paid or allowed during the year for commissions and brokerage.....	102,289 85

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$55,048 63.
Paid during the year for State, national, and local taxes, in this and other States.....	6,315 18
Stamps and postage, \$5,991 76; stationery, printing, fuel, express, etc., \$15,655 86.....	21,647 02
Aggregate cash expenditures during the year.....	\$526,144 07

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$145,175,828	\$918,486 01
Written during the year.....	96,480,000	580,845 48
Total.....	\$241,655,828	\$1,498,781 44
Deduct expirations.....	14,880,323	99,126 18
In force at the end of the year.....	\$226,775,506	\$1,394,655 26
Deduct amount re-insured.....	8,007,616	17,888 82
Net amount in force.....	\$228,747,890	\$1,377,373 44
In force, not more than one year to run.....	\$71,860,351	\$455,088 54
More than one and not more than three years to run.....	150,002,788	908,336 84
More than three years to run.....	1,884,756	18,847 56
Net amount in force Dec. 31, 1873.....	\$228,747,890	\$1,377,371 44

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks</i>
Fire, marine, and inland risks taken.....	\$5,902,048 00
Premiums received.....	88,798 69
Losses paid on risks taken.....	15,719 18
Total losses incurred during the year in the State of Michigan, \$15,719 18.	

* SUPPLEMENTAL STATEMENT

SHOWING THE CONDITION OF THE

AGRICULTURAL FIRE INSURANCE COMPANY,

OF WATERTOWN, N. Y.

On the sixth day of March, A. D. 1874, made to the Commissioner of Insurance of the State of Michigan, pursuant to the laws of said State.

CAPITAL.

Whole amount of capital paid up in cash..... \$200,000 00.

ASSETS.

Value of real estate owned by the company.....	\$72,188 27
Loans on bond and mortgage (first liens).....	280,208 73
Interest accrued thereon.....	7,665 09
Total value of mortgaged premises carried inside.....	\$1,024,850 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. 5-20 bonds, 1865, new coupon.....	\$60,000 00	\$71,025 00
U. S. 5-20 bonds, 1863, reg.....	17,000 00	19,847 50
U. S. 5-20 bonds, 1864, coup.....	10,000 00	11,800 00
U. S. 5-20 bonds, 1864, reg.....	25,000 00	29,500 00
U. S. 5-20 bonds, 1867, coup.....	2,000 00	2,367 50
Village of Carthage bonds.....	4,750 00	4,750 00
Town of Clayton bonds.....	6,800 00	6,800 00

* Authority issued on this Statement March 11, 1874.

	<i>Par Value.</i>	<i>Market Value.</i>	
Town of Watertown bonds.....	5,500 00	5,500 00	
Town of Hounsfield bonds.....	1,000 00	1,000 00	
Town of Wilson bonds.....	10,000 00	10,000 00	
Town of Lewiston bonds.....	25,000 00	25,000 00	
Town of Newfane bonds.....	24,000 00	24,000 00	
R. W. & O. R. R. bonds.....	8,000 00	8,000 00	
Farmington & Lowell R. R. bonds.....	2,000 00	2,000 00	
Utica, Clinton & Binghamton R. R. bonds.....	15,500 00	15,500 00	
Union Pacific R. R. bonds.....	1,000 00	850 00	
Council Bluff & St. Joseph R. R. bonds.....	5,000 00	4,800 00	
Tennessee State bonds.....	8,000 00	2,700 00	
St. Lawrence county war bonds.....	100 00	100 00	
Canada Dominion scrip.....	14,500 00	15,950 00	
Totals par and market value, carried out at market value.....	\$24,950 00	\$254,090 00	\$254,090 00

STOCKS, BONDS, AND ALL OTHER SECURITIES, HELD AS COLLATERAL. SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON EACH.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount Loaned.</i>	
Watertown Fire Insurance Co. stock.....	\$2,000 00	\$5,000 00	}	\$4,446 11
Bond and mortgage.....	8,000 00	8,000 00		
Watertown Fire Insurance Company stock.....	25,000 00	75,000 00	}	21,500 00
Watertown Fire Insurance Co. stock.....	2,000 00	6,000 00		
U. S. bonds.....	2,400 00	2,400 00	}	7,000 00
Bond and mortgage.....	1,000 00	1,000 00		
Davis Sewing Machine Co. bonds.....	11,000 00	11,000 00	}	10,000 00
Certificate of award, No. 574, Canal claims.....	11,768 45	11,768 45		
Homestead Fire Insurance Co. stock.....	2,800 00	2,800 00	}	1,500 00
Bond and mortgage.....	2,200 00	2,200 00		
Bond and mortgage.....	6,000 00	6,000 00	}	3,258 16
Bond and mortgage.....	1,580 00	1,500 00		
Town of Somerset bond.....	8,000 00	7,800 00	}	9,000 00
Town of Lewiston bond.....	4,000 00	8,600 00		
Totals (carried out at amount loaned).....	\$89,242 45	\$188,902 45	\$57,918 88	57,918 88
Cash in company's principal office.....				898 00
Cash belonging to company deposited in banks.....				188,944 18
Interest due and accrued on stocks not included in "market value".....				171 88
Interest due and accrued on collateral loans.....				8,492 45
Gross premiums in due course of collection.....				145,698 45
Rents due and accrued.....				1,300 00
Aggregate amount of all the assets of the Company, stated at their actual value.....				\$1,092,900 40

LIABILITIES.

Net amount of unpaid losses.....			\$57,686 76
Premiums on risks in force having not more than one year to run.....		\$410,276 69	
Premiums on risks in force having more than one and not more than three years to run.....		955,771 50	
Premiums on risks having more than three years to run.....		19,465 08	
Total premiums on unexpired risks.....		\$1,385,512 27	
Amount required to re-insure all outstanding risks.....			708,591 90
Cash dividends to stockholders remaining unpaid.....			528 00
Total liabilities (except capital).....			\$741,805 96
Surplus as regards policy-holders.....		\$281,094 44	
Capital stock.....		200,000 00	
Surplus over capital.....		\$81,094 44	

ALLEMANNA INSURANCE COMPANY, PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

[Incorporated April 27, 1868; commenced business June 8, 1868.]

ROBERT SCHMERTZ, *President.* CHARLES F. HERROSEE, *Secretary.*
Attorney for Michigan, H. F. BURTON, of Big Rapids.

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens) of which \$4,000 00 is in process of foreclosure.....	\$216,427 94
Interest due, \$2,612 82, and accrued, \$3,968 94 on said mortgage loans; total.....	6,581 26
Value of lands mortgaged.....	\$646,700 00
Buildings (insured for \$126,000 00).....	288,900 00
Total value of mortgaged premises.....	\$986,600 00
Cash in the company's principal office, \$11,635 23; do in bank, \$41,695 02.....	53,330 25
Gross premiums in due course of collection.....	58,063 81
Aggregate amount of all the available assets of the company.....	\$429,408 26

LIABILITIES.

Amount of unpaid losses (of which \$2,275 96 are resisted).....	\$15,206 26
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$171,247 91
Re insurance reserve <i>pro rata</i> on fire risks running more than one year.....	24,016 83
Amount of reserve on all outstanding risks.....	195,264 79
Due and accrued for salaries, rent, advertising, or agency expenses.....	218 25
Commissions, brokerage, etc.....	18,265 95
Aggregate liabilities (except capital stock).....	\$329,955 25
Surplus as regards policy-holders.....	\$205,448 01
Capital stock.....	150,000 00
Surplus over capital.....	\$55,448 01

INCOME.*On Fire Risks.*

Gross amount of cash received during the year, for premiums.....	\$398,412 72
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	48,961 75
Net amount of cash actually received during the year for premiums.....	\$344,550 97
Interest received during the year on bonds and mortgages.....	24,488 48
Aggregate cash income during the year.....	\$369,039 40

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$1,780 82 belonged to prior years).....	\$108,069 64
Cash dividends actually paid during the year.....	10,000 00
Paid or allowed during the year for commissions and brokerage.....	90,277 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	10,856 24
Paid during the year for State, national, and local taxes, in this and other States.....	9,218 65
Stationery, printing, office rent, and other expenses.....	26,548 02
Aggregate cash expenditures during the year.....	\$254,965 28

MISCELLANEOUS.*Risks and Premiums.**Fire Risks.**Premiums Thereon.*

In force December 31, 1872.....	\$6,987,518 97	\$116,441 87
Written during the year.....	84,480,110 50	442,480 00
Total.....	\$41,167,624 47	\$558,921 87

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations.....	\$3,570,151 81	\$159,542 33
In force at the end of the year.....	\$32,597,473 66	\$399,329 54
Deduct amount re-insured.....	417,680 00	8,799 96
Net amount in force.....	\$32,179,842 66	\$390,529 58
In force, not more than one year to run.....	\$23,165,884 66	\$342,495 81
More than one and not more than three years to run.....	\$4,012,958 00	\$48,033 77
Net amount in force Dec. 31, 1873.....	\$32,179,842 66	\$390,529 58

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks</i>
Fire, marine, and inland risks taken.....	\$2,083,998 00
Premiums received.....	48,003 60
Losses paid on risks taken.....	12,492 74
Total losses incurred during the year in the State of Michigan, \$16,884 48.	

AMAZON INSURANCE COMPANY,

OHIO.

HOME OFFICE, CINCINNATI.

[Incorporated October 1, 1871; commenced business October 1, 1871.]

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.*

Attorney for Michigan, N. B. JONES, of Lansing.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens) of which \$168,000 is in process of foreclosure.....		\$437,604 87
Interest due, \$22,897 00, and accrued, \$15,511 88, on said mortgage loans; total.....		88,408 88
Value of lands mortgaged.....	\$797,717 00	
Buildings (insured for \$157,600).....	491,950 00	
Total value of mortgaged premises.....	\$1,319,667 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$192,900 00	\$216,461 50	
South Carolina bonds.....	20,000 00	2,500 00	
Mississippi bonds.....	15,000 00	11,432 12	
Alabama bonds.....	10,000 00	6,892 75	
Westwood school, Hamilton Co., Ohio, bonds.....	8,500 00	8,000 00	
Union county, Ohio, bonds.....	2,600 00	2,400 00	
Delaware City bonds.....	2,000 00	1,800 00	
Elmore City bonds.....	2,000 00	2,700 00	
Piqua Water Works bonds.....	10,000 00	8,000 00	
Totals (carried out at market value).....	\$263,900 00	\$260,316 87	260,316 87

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Thirty shares Pomeroy Iron Co.....	\$3,000 00	\$3,000 00		
United States bonds.....	1,000 00	1,100 00	\$3,847 89	
Totals (carried out at amount loaned).....	\$4,000 00	\$4,100 00	\$3,847 89	3,847 89
Cash in the company's principal office and in bank.....				21,538 45
Net premiums in due course of collection.....				57,765 05
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				20,728 15
Due from other insurance companies.....				4,277 85
Items not admitted as available assets:				
Bills receivable past due.....			\$3,277 74	
Office furniture and sales.....			5,000 00	
Aggregate amount of all the available assets of the company.....			\$18,277 74	\$94,202 01

LIABILITIES.

Amount of unpaid losses (of which \$28,904 69 are resisted).....		\$98,576 85
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$185,869 02	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	34,845 81	
Re-insurance reserve at 100 per cent on inland navigation risks.....	28,012 50	
Amount of reserve on all outstanding risks.....		247,726 88
Due and accrued for salaries, rent, advertising, or agency expenses.....		8,000 00
State, city, county, or other taxes.....		7,000 00
Aggregate liabilities (except capital stock).....		\$356,808 18
Surplus as regards policy-holders.....	\$477,898 88	
Capital stock.....	500,000 00	
Impairment of capital.....	\$22,101 17—4 4-10 per ct.	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$348,620 53	\$108,108 99	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	154,040 01	23,484 07	
Net amount of cash actually received during the year for premiums.....	\$394,580 57	\$79,619 92	\$474,200 49
Interest received during the year on bonds and mortgages.....			24,051 28
Interest and dividends received on bonds and stocks, and from all other sources, viz.: interest and discount, \$18,608 62; property sold, \$2,647 55.....			16,256 17
Bills and notes for premiums, notes on hull risks.....		\$29,000 89	
Aggregate cash income during the year.....			\$514,507 94

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$386,114 81	\$110,855 61	
Deduct amounts actually received during the year for salvages, \$1,288 87; re-insurances, \$14,664 99.....	10,518 29	5,485 57	
Net amount paid during the year for losses (of which \$159,836 70 belonged to prior years).....	\$375,596 52	\$105,420 04	\$481,016 56
Paid or allowed during the year for commissions and brokerage.....			77,876 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			88,554 40
Paid during the year for State, national, and local taxes, in this and other States.....			18,867 70
Rent, printing, advertising, and all other expenses.....			80,881 50
Aggregate cash expenditures during the year.....			\$691,146 25

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$51,852,214	\$764,110 51	\$1,521,128	\$50,981 05
Written during the year.....	80,769,852	548,620 58	11,049,045	187,104 88
Total.....	\$32,122,066	\$1,312,731 09	\$12,570,173	\$198,085 98
Deduct expirations.....	56,918,909	848,459 15	11,150,561	154,581 52
In force at the end of the year.....	\$25,203,257	\$469,271 94	\$1,419,612	\$88,554 41
Deduct amount re-insured.....	2,889,465	43,806 56	914,821	5,641 91
Net amount in force.....	\$22,913,792	\$420,465 88	\$505,291	\$28,012 50
In force, not more than one year to run.....	\$19,827,808	\$270,788 04	\$505,291	\$28,012 50
More than one and not more than three years to run.....	8,002,573	89,815 68		
More than three years to run.....	588,917	9,911 71		
Net amount in force December 31, 1878.....	\$22,913,792	\$420,465 88	\$505,291	\$28,012 50

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$999,284 00	\$228,805 00	\$1,228,089 00
Premiums received.....	22,590 04	5,379 82	27,969 86
Losses paid on risks taken.....	29,901 13	4,509 42	34,410 55
Total losses incurred during the year in the State of Michigan.....	24,410 81	887 57	24,797 88

AMERICAN INSURANCE COMPANY,

ILLINOIS.

HOME OFFICE, CHICAGO.

[Incorporated, Feb. 18, 1865; commenced business, April 18, 1869.]

H. Z. CULVER, *President*. CHAS. L. CURRIER, *Secretary*.

Attorney for Michigan, OWEN GROOM, JR., of Jackson.

CAPITAL.

Capital stock paid..... \$200,000.

ASSETS.

Real estate.....	\$28,000 00
Loans on bond and mortgage of real estate (first liens).....	264,780 00
Interest accrued on said mortgage loans.....	2,746 88
Value of lands mortgaged.....	\$167,600 00
Buildings.....	82,000 00
Total value of mortgaged premises.....	\$499,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
250 shares Chicago Printing Co.....	\$25,000 00	\$27,500 00	
86 shares Culver, Page, Hoynes & Co.....	48,000 00	48,000 00	
25 shares Cornell Watch Co.....	25,000 00	25,000 00	
Totals (carried out at market value).....	\$98,000 00	\$95,500 00	\$5,500 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Real estate bonds.....	\$3,000 00	\$3,000 00	\$5,000 00	
National Watch Co. stock.....	3,000 00	2,000 00		
Congress and Empire Spring Co. stock.....	21,000 00	16,800 00	16,000 00	
First National Bank of Freeport stock.....	1,000 00	1,900 00		
Union Hide & Leather Co. stock.....	7,500 00	7,500 00		
National Watch Co. stock.....	4,000 00	4,000 00	14,800 00	
Real estate bonds.....	5,000 00	5,000 00		
National Bank of Illinois stock.....	24,700 00	26,675 00	24,700 00	
National Watch Co. stock.....	5,000 00	5,000 00	5,000 00	
Pacific & Atlantic Telegraph Co. stock.....	5,000 00	5,000 00	5,000 00	
Union Hide & Leather Co. stock.....	5,000 00	5,000 00	5,000 00	
Cornell Watch Co. stock.....	1,000 00	1,000 00		
National Watch Co. stock.....	2,000 00	2,000 00	2,000 00	
Real estate bonds.....	2,000 00	2,000 00	5,000 00	
National Watch Co. stock.....	3,000 00	3,000 00		
Culver, Page, Hoynes & Co. stock.....	3,500 00	3,500 00	15,750 00	
Chicago Pickle Co. stock.....	14,000 00	14,000 00		
Alden Fruit Preserving Co. stock.....	6,200 00	6,200 00	5,940 00	
Culver, Page, Hoynes & Co. stock.....	45,000 00	45,000 00		
Springfield Gas Machine Co. stock.....	20,000 00	10,000 00	45,000 00	
Sanford Manufacturing Co. stock.....	1,625 00	812 50		
National Watch Co. stock.....	2,000 00	2,000 00	2,000 00	
Real estate bonds.....	10,000 00	10,000 00	10,000 00	
Atlantic & Pacific railroad bonds, guaranteed.....	5,000 00	5,000 00		
Atlantic & Pacific railroad stock.....	14,900 00	1,192 00		
Atlantic & Pacific railroad scrip.....	2,689 61	2,689 61	11,000 00	
Atlantic & Pacific railroad scrip.....	250 00	250 00		
Land Grant Railway and Trust Co.....	1,500 00	3,075 00		
Totals (carried out at amount loaned).....	\$215,864 61	\$190,895 11	\$172,190 00	172,190 00
Cash in the Company's principal office, \$1,817 58; do in bank, \$32,561 24.....				28,578 77
Interest due and accrued on collateral loans.....				1,685 95
Gross premiums in due course of collection.....				93,186 99
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....				166 90
Items not admitted as available assets:				
Note past due.....			\$152 80	
Furniture, safes, etc.....			4,000 00	
Personal account.....			6,476 88	
				\$10,629 68

Deductions from hypothecated securities:	
Sanford Manufacturing Co. stock.....	\$406 25
A. & P. R. R. bonds.....	2,500 00
A. & P. R. R. stock.....	1,192 00
A. & P. R. R. scrip.....	1,469 80
Land Grant Railway & Trust Co.....	1,575 00
Installment notes.....	\$942,598 91
Aggregate amount of all the available assets of the Company.....	\$659,942 86
LIABILITIES.	
Amount of unpaid losses (of which \$8,000 are resisted).....	\$59,802 67
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$245,148 26
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	8,835 80
Amount received from sale of installment notes on risks in force.....	182,240 00
Amount of reserve on all outstanding risks.....	881,219 06
Cash dividends declared, due or to become due.....	28 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	88,845 95
State, city, county, and other taxes, etc., estimated.....	5,000 00
Aggregate liabilities (except capital stock).....	\$484,955 68
Surplus as regards policy-holders.....	\$174,886 68
Capital stock.....	200,000 00
Impairment of capital.....	\$-25,118 82—12½ per cent.

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$284,614 27
Gross cash actually received on bills and notes taken for premiums without any deduction.....	858,985 52
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	\$598,549 79
	1,802 69
Net amount of cash actually received during the year for premiums.....	\$592,246 90
Interest received during the year on bonds and mortgages.....	12,408 80
Interest and dividends received on bonds and stocks, and from all other sources.....	12,650 58
Installment notes sold for cash.....	182,240 00
Aggregate cash income during the year.....	\$749,545 78

EXPENDITURES..

Net amount paid during the year for fire losses (of which \$18,066 46 belonged to prior years)...	\$169,918 72
Cash dividends actually paid during the year.....	18,986 00
Paid or allowed during the year for commissions and brokerage.....	232,171 80
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	126,744 41
Paid during the year for State, national, and local taxes, in this and other States.....	7,178 00
Attorney fees and costs, stationery and supplies, rents, advertising, etc.....	29,979 72
Aggregate cash expenditures during the year.....	\$599,988 65

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$58,808,380	\$275,196 18
Written during the year.....	62,401,231	501,995 26
Total.....	\$121,209,611	\$777,191 89
Deduct expirations.....	8,446,062	471,710 71
In force at the end of the year.....	\$112,763,549	\$495,480 68
Deduct amount re-insured.....	64,868	581 16
Net amount in force..	\$112,698,681	\$494,899 52
In force, not more than one year to run.....	\$116,905,074	\$489,705 86
More than one and not more than three years to run.....	154,876	2,301 64
More than three years to run.....	138,716	2,393 59
Net amount in force December 31, 1878.....	\$117,198,666	\$494,899 52

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$5,169,914 00
Losses paid on risks taken.....	58,776 78
Total losses incurred during the year in the State of Michigan, \$19,886 18.	6,218 88

AMERICAN CENTRAL INSURANCE COMPANY,

MISSOURI.

HOME OFFICE, ST. LOUIS.

[Incorporated February, 1858, commenced business February, 1858.]

GEO. P. PLANT, *President*.GEO. T. CRAM, *Secretary*.

Attorney for Michigan, HERBERT E. DEWEY, of Grand Rapids.

CAPITAL.

Capital stock paid..... \$375,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Registered U. S. bonds, currency, 6 per cent.....	\$200,000 00	\$230,000 00	
New coin loan.....	50,000 00	56,000 00	
Missouri 6 per cent bonds (short).....	250,000 00	240,000 00	
Totals (carried out at market value).....	\$500,000 00	\$526,000 00	\$526,000 00
Cash in the company's principal office, \$520 00; do. in bank, \$19,841 92.....			20,361 92
Gross premiums in due course of collection.....			50,998 05
Items not admitted as available assets:			
Office furniture and other personal property.....		\$7,500 00	
Aggregate amount of all the available assets of the company.....			\$627,854 95

LIABILITIES.

Amount of unpaid losses (of which \$10,500 00 are resisted).....			\$49,444 95
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$218,495 75		
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	55,745 17		
Amount of reserve on all outstanding risks.....			274,240 92
Commissions, brokerage, etc.....			12,148 95
Aggregate liabilities (except capital stock).....			\$385,884 85
Surplus as regards policy-holders.....	\$291,520 10		
Capital stock.....	275,000 00		
Surplus over capital.....		\$16,520 10	

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$621,227 85	\$46,701 25	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	60,564 05	18,386 80	
Net amount of cash actually received during the year for premiums.....	\$560,663 80	\$38,364 86	\$599,028 66
Interest received during the year on bonds and mortgages.....			28,390 82
Interest and dividends received on bonds and stocks, and from all other sources.....			2,845 44
Aggregate cash income during the year.....			\$611,263 92

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$296,607 22	\$38,650 67	
Net amount paid during the year for losses (of which \$34,408 00 belonged to prior years).....			\$331,017 89
Cash dividends actually paid during the year.....			10,816 50
Paid or allowed during the year for commissions and brokerage.....			98,679 92
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			80,396 72
Paid during the year for State, national, and local taxes, in this and other States.....			12,692 73
Rents, advertising, supplies, etc.....			41,838 90
Aggregate cash expenditures during the year.....			\$524,827 65

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$24,746,787	\$268,819 01	-----	-----
Written during the year.....	87,984,889	582,097 09	\$3,294,821	\$38,864 86
Total.....	\$23,741,560	\$250,916 10	\$3,294,821	\$38,864 86
Deduct expirations.....	26,975,175	848,505 66	3,294,821	88,984 86
In force at the end of the year.....	\$25,766,894	\$262,410 44	-----	-----
Deduct amount re-insured.....	2,728,391	67,475 86	-----	-----
Net amount in force.....	\$23,038,508	\$254,934 58	-----	-----
In force, not more than one year to run.....	\$27,291,560	\$486,391 49	-----	-----
More than one and not more than three years to run.....	2,810,380	45,993 98	-----	-----
More than three years to run.....	2,980,618	51,950 16	-----	-----
Net amount in force December 31, 1873.....	\$23,038,508	\$254,934 58	-----	-----

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,182,500 00
Premiums received.....	20,618 23
Losses paid on risks taken.....	28,361 66
Total losses incurred during the year in the State of Michigan, \$28,361 66.	

ARMENIA INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

[Incorporated, March 28, 1872; commenced business, June 18, 1872.

S. S. D. THOMPSON, *President.*T. BRENT SWEARINGEN, *Secretary.*

Attorney for Michigan, EDWARD H. PECK, of Lansing.

CAPITAL.

Capital stock paid..... \$250,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens) of which \$11,471 52 is in process of fore-closure.....	\$230,388 55
Interest due, \$587 21, and accrued, \$5,896 65, on said mortgage loans; total.....	6,488 76
Value of lands mortgaged.....	\$316,906 00
Buildings (insured for \$38,800).....	218,900 00
Total value of mortgaged premises.....	\$380,906 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Mt. Washington (Pittsburgh) school district bonds.....	\$4,875 00	\$4,875 00
Ninth Ward, Allegheny city school district bonds.....	5,000 00	5,000 00
Fifth Ward, Allegheny city school district bonds.....	10,000 00	10,000 00
North End, Allegheny city school district bonds.....	8,000 00	8,000 00
Totals (carried out at market value).....	\$22,875 00	\$22,875 00
Cash in the company's principal office, \$2,967 98; do. in bank, \$44,987 31.....		47,955 19
Interest due and accrued on stocks, not included in "market value".....		898 83
Gross premiums in due course of collection.....		5,669 88

Aggregate amount of all the available assets of the company..... \$228,205 71

LIABILITIES.

Amount of unpaid losses.....	\$2,888 05
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$48,169 75
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	6,867 52

Amount of reserve on all outstanding risks.....	\$49,527 27
Due and to become due for borrowed money.....	840 00
Commissions, and other charges.....	426 81

Aggregate liabilities (except capital stock).....	\$58,142 18
Surplus as regards policy-holders.....	\$270,068 58
Capital stock.....	250,000 00
Surplus over capital.....	\$20,068 58

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$122,941 96
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	27,575 25
Net amount of cash actually received during the year for premiums.....	\$95,366 71
Interest received during the year on bonds and mortgages.....	15,637 70
Interest and dividends received on bonds and stocks, and from all other sources.....	1,945 62
Aggregate cash income during the year.....	\$112,949 93

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$37,168 63
Deduct re-insurances.....	828 84
Net amount paid during the year for fire losses (of which \$3,801 52 belonged to prior years)....	\$36,335 23
Paid or allowed during the year for commissions and brokerage.....	16,172 29
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	18,628 75
Paid during the year for State, national, and local taxes in this and other States.....	6,175 74
Office and agency expenses, advertising, etc.....	14,899 59
Aggregate cash expenditures during the year.....	\$37,211 65

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$2,817,275 09	\$46,852 21
Written during the year.....	8,485,999 87	122,941 96
Total.....	\$11,308,274 96	\$169,794 17
Deduct expirations.....	5,269,568 25	74,908 92
In force at the end of the year.....	\$6,038,676 71	\$94,885 25
Deduct amount re-insured.....	211,881 10	8,155 91
Net amount in force.....	\$5,822,845 61	\$91,739 84
In force, not more than one year to run.....	\$5,481,111 54	\$86,339 50
More than one, and not more than three years to run.....	549,885 17	7,896 00
More than three years to run.....	52,700 00	1,149 75
Net amount in force December 31, 1878.....	\$6,038,676 71	\$94,885 25

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire risks taken.....	\$92,066 66
Premiums received.....	1,405 81
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan. None.	

* ATLANTIC INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, No. 100 ATLANTIC STREET, BROOKLYN.

[Incorporated December 30, 1871; commenced business January 2, 1872.]

JOHN D. COCKS, *President.* - - - - - WILLIAM D. CORNELL, *Secretary.*
Attorney for Michigan, GEORGE W. HOFFMAN, of Detroit.

* Authority refused on this statement, under the provisions of "Act No. 149 of 1873."

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$35,000 00
Interest accrued on said mortgage loans.....	408 33
Value of lands mortgaged.....	\$46,500 00
Buildings (insured for \$44,200 00).....	49,500 00
Total value of mortgaged premises.....	\$96,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds, 1861.....	\$50,000 00	\$53,000 00	
United States registered bonds, 1865.....	50,000 00	57,500 00	
United States coupon bonds, 1865.....	75,000 00	87,000 00	
City of Richmond 8 per cent bonds.....	10,000 00	10,000 00	
South Carolina 6 per cent bonds.....	20,000 00	2,400 00	
Totals (carried out at market value).....	\$205,000 00	\$214,900 00	\$14,900 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
100 shares Gas Light Co. of Baltimore stock.....	\$10,000 00	\$16,500 00	\$10,000 00	
Public park bonds of city of Brooklyn.....	8,000 00	8,000 00	4,000 00	
8 Elizabeth city bonds.....	8,000 00	2,820 00	2,500 00	
10 shares Home Life Insurance Co. stock.....	1,000 00	1,600 00	1,000 00	
United States 5-20 bonds.....	1,000 00	1,160 00	1,000 00	
1 bond St. Louis, Alton & Terre Haute R. R. Co.....	1,000 00	780 00	800 00	
900 shares Del., Lackawanna & W. R. R. Co. stock.....	45,000 00	45,000 00	40,000 00	
8 Pacific R. R. bonds, \$1,000 each.....	8,000 00	2,100 00		
2 Kings County Ocean Parkway bonds.....	2,000 00	2,000 00	2,500 00	
10 shares Safe Deposit Co. of Brooklyn stock.....	1,000 00	1,000 00		
Totals (carried out at amount loaned).....	\$74,000 00	\$79,990 00	\$62,800 00	62,800 00
Cash in the company's principal office.....				17,439 49
Cash deposited in bank.....				19,657 64
Interest due and accrued on collateral loans.....				670 52
Gross premiums in due course of collection, agencies \$13,513 79, home office \$3,954 12.....				22,467 91
Aggregate amount of all the available assets of the company.....				\$372,348 99

LIABILITIES.

Net amount of unpaid losses.....		\$16,764 16
* Re-insurance reserve at 100 per cent of premiums on fire risks not terminated.....		304,751 80
Commissions and other charges due and to become due to agents and others.....		2,922 49
Aggregate liabilities (except capital stock).....		\$224,438 45
Surplus as regards policy-holders.....	\$148,405 44	
Capital stock.....	200,000 00	
Impairment of capital.....	\$51,594 56—25 79-100 per ct.	

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$349,249 22	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	83,575 45	
Net amount of cash actually received during the year for premiums.....	\$310,673 77	
Interest received during the year on bonds and mortgages.....	3,406 18	
Interest and dividends received on bonds and stocks, and from all other sources.....	14,860 77	
Aggregate cash income during the year.....	\$327,980 87	

EXPENDITURES.

	On Fire Risks.	
Gross amount actually paid during the year for losses.....	\$170,411 77	
Deduct amounts actually received during the year for salvages.....	72 95	
Net amount paid during the year for fire losses (of which \$31,351 96 belonged to prior years).....	\$170,338 83	
Cash dividends actually paid during the year.....	20,000 00	
Paid or allowed during the year for commissions and brokerage.....	82,540 27	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	14,866 46	

* Act No. 149, of 1878, provides that when the re-insurance reserve computed at "fifty per cent of the premiums received on all unexpired risks that have less than one year to run, and a *pro rata* of all the premiums received on risks that have more than one year to run" * "is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks."

Paid during the year for State, national, and local taxes, in this and other States.....	\$4,485 44
Rent, fire patrol, stationery, and agency expenses.....	20,288 87
Aggregate cash expenditures during the year.....	\$261,969 86

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$15,125,190	\$108,940 51
Written during the year.....	30,216,089	860,866 64
Total.....	\$45,841,159	\$469,807 15
Deduct expirations.....	20,819,462	264,822 77
In force at the end of the year.....	\$20,021,707	\$205,484 83
Deduct amount re-insured.....	58,615	782 68
Net amount in force.....	\$19,968,092	\$204,751 70
In force, not more than one year to run.....	\$19,117,967	\$198,692 20
More than one and not more than three years to run.....	807,125	5,581 69
More than three years to run.....	88,000	458 91
Net amount in force December 31, 1878.....	\$19,968,092	\$204,751 80

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$89,550 00
Premiums received.....	1,988 14
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan. None.	

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,

RHODE ISLAND.

HOME OFFICE, PROVIDENCE.

(Incorporated May, 1852; commenced business June, 1852.)

J. S. PARISH, *President*. T. W. HAYWARD, *Secretary*.
 Attorney for Michigan, W. S. TALMAN, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate..... \$145,790 26

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
120 shares Northern Bank of Providence.....	\$12,000 00	\$12,000 00	
21 shares American Exchange Bank of New York.....	2,100 00	2,289 00	
138 shares Delaware & Hudson Canal Co.....	13,800 00	15,827 00	
104 shares Michigan Central R. R. Co.....	10,400 00	9,880 00	
10 shares R. I. Safe Deposit Co.....	1,000 00	1,000 00	
City of Elizabeth, N. J., bonds.....	10,000 00	10,000 00	
Chicago, Burlington & Quincy R. R. bonds.....	10,000 00	10,000 00	
Totals (carried out at market value).....	\$58,800 00	\$80,476 00	60,476 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
16 shares National Exchange Bank, Providence.....	\$300 00	\$260 00	\$779 22
10 shares Union Bank, Providence.....	500 00	580 00	558 59

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
155 shares Nicholson File Co., Providence.....	\$9,250 00	\$7,400 00	\$5,881 69	
30 shares American Steamboat Co., Providence.....	8,000 00	8,000 00	882 50	
15 shares Mechanics' National Bank, Providence.....	750 00	900 00	750 00	
44 shares Providence Gas Co., Providence.....	2,200 00	8,960 00	1,712 50	
390 shares Lexington Copper Mining Co.....	1,950 00	790 00	167 50	
Totals (carried out at amount loaned).....	\$18,450 00	\$17,560 00	\$9,662 00	\$9,662 00
Cash in the company's principal office, \$8,690 94; do in bank, \$99 28.....				8,720 22
Interest due and accrued on collateral loans.....				180 08
Gross premiums in due course of collection.....				10,617 86
Rents due and accrued.....				962 87
Aggregate amount of all the available assets of the company.....				\$281,848 29
LIABILITIES.				
Amount of unpaid losses (of which \$450 00 are resisted).....				\$4,787 21
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....			\$24,704 98	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....			8,595 41	
Re-insurance reserve at 100 per cent on marine risks.....			641 58	
Amount of reserve on all outstanding risks.....				28,941 92
Cash dividends declared, due or to become due.....				266 00
Due and accrued for salaries, rent, advertising, or agency expenses.....				465 72
Commissions, brokerage, and other charges.....				1,825 88
Aggregate liabilities (except capital stock).....				\$35,756 78
Surplus as regards policy-holders.....	\$185,561 51			
Capital stock.....	200,000 00			
Impairment of capital.....		4,408 49--02-4 per cent.		
INCOME.				
		<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....		\$68,492 11	\$28,048 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....		14,740 58	291 25	
Net amount of cash actually received during the year for premiums....		\$48,741 58	\$27,756 75	\$71,498 38
Interest and dividends received on bonds and stocks, and from all other sources.....				8,697 50
Income from all other sources, viz.: rents.....				12,681 44
Aggregate cash income during the year.....				\$92,797 87
EXPENDITURES.				
		<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....		\$164,872 90	\$34,789 65	
Deduct amounts actually received during the year for salvages and re-insurances.....		12 05	1,298 72	
Net amount paid during the year for losses (of which \$141,890 07 belonged to prior years).....		\$164,860 85	\$33,490 93	\$198,351 79
Cash dividends actually paid during the year.....				266 00
Paid or allowed during the year for commissions and brokerage.....				3,971 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....				7,640 83
Paid during the year for State, national, and local taxes in this and other States.....				2,069 16
Incidental expenses.....				3,156 89
Aggregate cash expenditures during the year.....				\$220,469 91
MISCELLANEOUS.				
	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>
In force December 31, 1872.....	\$3,681,575 99		\$390,366 00	\$7,699 47
Written during the year.....	5,179,018 67	68,492 11	4,883,415 00	28,048 00
Total.....	\$8,860,594 66		\$108,980 62	\$4,898,781 00
Deduct expirations.....	5,004,684 74	52,441 18	4,787,194 00	29,809 00
In force at the end of the year.....	\$3,795,759 92		\$56,589 44	\$66,567 00
Deduct amount re-insured.....	69,811 00	1,294 88	16,288 00	234 94
Net amount in force.....	\$3,706,448 92		\$55,245 06	\$20,299 00
In force, not more than one year to run.....	\$3,838,453 92		\$50,151 41	
More than one and not more than three years to run..	168,895 00		2,893 58	
More than three years to run.....	184,100 00		2,711 18	
Net amount in force December 31, 1873.....	\$3,706,448 92		\$55,245 06	\$20,299 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	Fire Risks.
Premiums received.....	\$44,500 00
Losses paid on risks taken.....	455 95
Total losses incurred during the year in the State of Michigan. None.	None.

ATLANTIC AND PACIFIC INSURANCE COMPANY,

ILLINOIS.

HOME OFFICE, CHICAGO.

[Incorporated April 25, 1872; commenced business May 14, 1873.]

RUSSELL J. WATERS, *Vice President.* CHESTER D. HOOKER, *Secretary.*
 Attorney for Michigan, Geo. H. GILLAM, of Lansing.

CAPITAL.

Capital stock paid..... \$224,500 00.

ASSETS.

Real estate.....	\$5,000 00
Loans on bond and mortgage of real estate (first liens).....	131,100 00
Interest accrued on said mortgage loans.....	7,821 59
Value of lands mortgaged.....	\$336,860 00
Buildings (insured for \$3,700 00).....	15,000 00
Total value of mortgaged premises.....	\$401,860 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Platt county, Ill., township bonds, 10 per cent, registered.....	\$4,000 00	\$4,000 00	
United States government bonds.....	18,100 00	20,718 67	
Chicago West Division Railway Company.....	8,000 00	4,950 00	
Cook county, Ill., 7 per cent bonds.....	8,000 00	8,000 00	
Chicago city water loan bonds, 7 per cent.....	1,000 00	1,000 00	
Totals (carried out at market value).....	\$29,100 00	\$38,668 67	23,668 67
Cash in the company's principal office, \$1,149 24; do. in bank, \$46,079 58.....			47,228 86
Gross premiums in due course of collection.....			26,087 72
Items not admitted as available assets:			
Loans on promissory notes.....		\$9,005 40	
City collections and accounts.....		6,024 81	
Office furniture and personal property.....		4,257 04	
		\$19,287 25	
Aggregate amount of all the available assets of the company.....			\$310,557 05

LIABILITIES.

Amount of unpaid losses.....	\$7,964 61
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$58,016 55
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,566 18
Amount of reserve required to re-insure all outstanding risks.....	99,592 95
Due and accrued for salaries, rent, advertising, or agency expenses.....	475 82
Commissions and other charges due and to become due to agents and others.....	6,984 39
Aggregate liabilities (except capital stock).....	\$104,907 99
Surplus as regards policy-holders.....	\$205,949 25
Capital stock.....	224,500 00
Impairment of capital.....	\$19,550 75—08 26-100

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$223,759 41
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	29,745 82

Net amount of cash actually received during the year for premiums.....	\$198,007 09
Interest received during the year on bonds and mortgages.....	2,692 00
Interest and dividends received on bonds and stocks, and from all other sources.....	985 18

Aggregate cash income during the year..... \$196,574 22

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$11,848 01
Paid or allowed during the year for commissions and brokerage.....	87,916 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,560 55
Paid during the year for State, national, and local taxes, in this and other States.....	1,320 22
Printing and stationery.....	7,028 78
Advertising.....	2,841 99
Postage.....	920 82
Rent and incidentals.....	19,477 98

Aggregate cash expenditures during the year..... \$99,408 16

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872, none.....		
Written during the year.....	\$9,311,918 21	\$212,123 87
Total.....	\$9,311,918 21	\$212,123 87
Deduct expirations.....	1,520,308 62	81,017 07
In force at the end of the year.....	\$7,691,709 59	\$181,111 80
Deduct amount re-insured.....	\$109,062 50	\$2,701 27
Net amount in force.....	\$7,582,647 09	\$178,410 58
In force, not more than one year to run.....	\$7,448,816 09	\$176,082 70
More than one and not more than three years to run.....	122,781 00	2,127 08
More than three years to run.....	11,050 00	250 80
Net amount in force December 31, 1873.....	\$7,582,647 09	\$178,410 58

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$641,994 84
Premiums received.....	30,144 71
Losses paid on risks taken.....	4,157 18
Total losses incurred during the year in the State of Michigan, \$4,718 56.	

ATLAS INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated June 11, 1872; commenced business July 2, 1873.]

J. H. SPRAGUE, *President.*

E. B. HUNTINGTON, *Secretary.*

Attorneys for Michigan, McLANE & DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$106,730 00
Interest due and accrued \$2,955 82 on said mortgage loans; total.....	2,955 82
Value of lands mortgaged.....	\$247,316 00
Buildings (insured for \$22,000 00).....	79,800 00
Total value of mortgaged premises.....	\$327,116 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds, 1867.....	\$10,000 00	\$11,550 00	
542 shares National Exchange Bank, Hartford, stock.....	26,600 00	31,920 00	
51 shares Charter Oak National Bank, Hartford, stock.....	5,100 00	6,875 00	
50 shares First National Bank, Hartford, stock.....	5,000 00	6,750 00	
50 shares Mercantile National Bank, Hartford, stock.....	5,000 00	6,000 00	
100 shares American National Bank, Hartford, stock.....	5,000 00	6,000 00	
Totals (carried out at market value).....	\$56,700 00	\$68,595 00	\$68,595 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
20 shares Cleveland & Pittsburgh Railroad Co. stock....	\$1,000 00	\$850 00	\$500 00	
40 shares National Exchange Bank stock.....	2,000 00	2,500 00	2,500 00	
100 shares Toledo, Wabash & Western Railroad stock..	10,000 00	5,000 00		
100 shares Milwaukee & St. Paul Railroad stock.....	10,000 00	4,000 00	5,000 00	
20 shares American National Bank stock.....	1,000 00	1,300 00		
10 shares Mercantile National Bank stock.....	1,000 00	1,200 00	1,000 00	
162 shares Woven Wire Mattress Company stock.....	4,050 00	8,100 00	2,500 00	
14 shares Delaware & Hudson Canal Co. stock.....	1,400 00	1,610 00	1,500 00	
9 shares Aetna Life Insurance Co. stock.....	900 00	2,700 00	2,500 00	
12 shares United States Trust Co. stock.....	1,200 00	1,400 00		
60 shares Continental Life Insurance Co. stock.....	1,500 00	1,200 00	2,500 00	
10 shares Hartford Carpet Co. stock.....	1,000 00	2,000 00		
40 shares Willimantic Linen Co. stock.....	1,000 00	1,600 00	1,250 00	
100 shares Collins Co. stock.....	1,000 00	900 00	500 00	
10 shares First National Bank stock.....	1,000 00	1,850 00	1,250 00	
7 shares Aetna Life Insurance Co. stock.....	700 00	2,100 00	1,250 00	
25 shares National Fire Insurance Co. stock.....	1,500 00	1,500 00	1,250 00	
10 shares Hartford Bridge Co. stock.....	1,600 00	1,600 00	1,250 00	
200 shares Norwich Lock Co. stock.....	5,000 00	5,000 00	2,500 00	
46 shares Michigan Central Railroad Co. stock.....	4,600 00	8,680 00		
20 shares American National Bank stock.....	1,000 00	1,200 00		
22 shares Delaware & Hudson Canal Co. stock.....	2,200 00	2,580 00	1,500 00	
5 shares Union Manufacturing Co. stock.....	500 00	500 00		
20 shares Hartford Steam Boiler and Inspection Ins. Co. stock.....	600 00	1,300 00	500 00	
5 shares National Fire Insurance Co. stock.....	500 00	500 00	250 00	
1 bond United States.....	500 00	562 50	500 00	
1 bond Connecticut Western Railroad Co.....	1,000 00	800 00	600 00	
1 bond town of Haddam.....	500 00	500 00		
2 bonds town of Essex (\$1,000 each).....	2,000 00	2,000 00	2,500 00	
18 bonds Terre Haute & Indianapolis Railroad Co.....	18,000 00	11,700 00	11,128 47	
Totals (carried out at amount loaned).....	\$78,250 00	\$70,982 50	\$50,238 47	\$50,238 47
Loans made by the company, other than above, on, viz.: to city and county of Hartford each.....		\$10,000		\$20,000 00
Cash in the company's principal office.....				915 94
Cash deposited in bank.....				32,581 05
Interest due and accrued on collateral loans, \$176 25; on deposits, \$129 98.....				806 13
Net premiums in due course of collection.....				32,209 66
Non-resident tax (to be refunded by stockholders).....				953 00
Items not admitted as available assets:				
Furniture in office and branch office.....			\$2,499 98	
Aggregate amount of all the available assets of the company.....				\$215,592 12

LIABILITIES.

Amount of unpaid losses.....		\$16,566 51
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$75,881 28	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	8,929 41	
Amount of reserve on all outstanding risks.....		62,810 69
Aggregate liabilities (except capital stock).....		\$98,877 20
Surplus as regards policy holders.....	\$216,624 92	
Capital stock.....	200,000 00	
Surplus over capital.....	\$16,624 92	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$168,546 88	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	8,779 74	
Net amount of cash actually received during the year for premiums.....	\$164,767 09	
Interest received during the year on bonds and mortgages.....	8,550 55	
Interest and dividends received on bonds and stocks, and from all other sources.....	8,891 80	
Aggregate cash income during the year.....	\$172,209 44	

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$8,584 73
Paid or allowed during the year for commissions and brokerage.....	24,988 27
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,281 72
Paid during the year for State, national, and local taxes, in this and other States.....	8,187 18
Aggregate cash expenditures during the year.....	\$54,941 84

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872, none.....		
Written during the year.....	\$10,768,764	\$168,546 88
Total.....	\$10,768,764	\$168,546 88
Deduct expirations.....	1,185,326	7,567 89
In force at the end of the year.....	\$9,628,588	\$160,988 94
Deduct amount re-insured.....	17,600	254 87
Net amount in force.....	\$9,611,088	\$160,784 07
In force, not more than one year to run.....	\$9,844,188	\$156,488 68
More than one and not more than three years to run.....	186,650	2,169 24
More than three years to run.....	180,200	2,126 20
Net amount in force Dec. 31, 1873.....	\$9,611,088	\$160,784 07

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$58,115 00
Premiums received.....	1,089 58

AURORA FIRE AND MARINE INSURANCE COMPANY,

OHIO.

HOME OFFICE, CINCINNATI.

[Incorporated January 16, 1871; commenced business April 4, 1871.]

HENRY A. FABER, *President.* - - - - - F. C. BAEHRENS, *Secretary.*
 Attorney for Michigan, F. W. DUVERNOIS, of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$102,754 00
Interest accrued on said mortgage loans.....	8,948 58
Value of lands mortgaged.....	\$214,996 00
Buildings (insured for \$26,700 00).....	145,160 00
Total value of mortgaged premises.....	\$360,146 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$31,700 00	\$25,604 12	25,604 12

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>	
United States bonds.....	\$3,050 00	\$3,687 42	\$3,050 00	3,050 00
Cash in the company's principal office, \$282 44; do in bank, \$2,861 71.....				8,194 15
Interest due and accrued on collateral loans.....				187 85
Gross premiums in due course of collection.....				14,289 88
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				917 60

Items not admitted as available assets:		
Loans on second mortgage.....	\$2,450 00	
Book accounts.....	8,016 47	
Bills receivable, past due.....	804 50	
Bills receivable other than those taken for premiums.....	594 99	
Leasehold estate, office furniture, fixtures, etc.....	2,000 00	
	<u>\$3,865 96</u>	
Aggregate amount of all the available assets of the company.....		\$158,745 78
LIABILITIES.		
Amount of unpaid losses (of which \$4,774 00 are resisted).....	\$12,000 96	
Deduct re-insurance therein.....	2,698 80	
		\$9,302 16
Amount of fraudulent claims not included in above.....		1,707 78
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$39,097 18	
Re insurance reserve <i>pro rata</i> on fire risks running more than one year.....	11,164 70	
		<u>50,261 88</u>
Amount of reserve on all outstanding risks.....		2,351 16
Cash to become due for deposited money.....		<u>\$58,622 96</u>
Aggregate liabilities (except capital stock).....		
Surplus as regards policy-holders.....	\$90,128 88	
Capital stock.....	100,000 00	
		<u>\$190,128 88</u>
Impairment of capital.....	\$9,877 18—9.87 per cent.	
INCOME.		
	<i>On Fire Risks.</i>	
Gross amount of cash received during the year, for premiums.....	\$105,441 09	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	12,165 05	
		<u>\$93,276 04</u>
Net amount of cash actually received during the year for premiums.....		7,496 62
Interest received during the year on bonds and mortgages.....		<u>\$100,772 66</u>
Aggregate cash income during the year.....		
EXPENDITURES.		
	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$44,146 60	
Deduct re-insurance.....	8,486 40	
		<u>\$35,660 20</u>
Net amount paid during the year for losses.....		6,000 00
Cash dividends actually paid during the year.....		16,419 86
Paid or allowed during the year for commissions and brokerage.....		5,898 99
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		2,561 97
Paid during the year for State, national, and local taxes, in this and other States.....		
Stamps, \$621 88; rent, \$254 06; supplies, \$1,910 04; advertising, \$725 20; incidentals, \$908 17; traveling expenses, \$1,690 65.....		<u>6,166 40</u>
Accounts considered lost.....		816 51
		<u>\$78,019 93</u>
Aggregate cash expenditures during the year.....		
MISCELLANEOUS.		
	<i>Risks and Premiums.</i>	<i>Fire Risks. Premiums Thereon.</i>
In force December 31, 1872.....	\$4,495,838	\$65,409 08
Written during the year.....	7,068,526	106,244 19
Total.....	<u>\$11,564,364</u>	<u>\$171,653 27</u>
Deduct expirations.....	\$4,939,724	\$66,166 91
		<u>\$105,486 36</u>
In force at the end of the year.....	\$6,843,890	4,903 59
Deduct amount re-insured.....	457,790	
		<u>\$6,386,100</u>
Net amount in force.....	<u>\$6,386,100</u>	<u>\$100,582 77</u>
In force, not more than one year to run.....	\$4,867,965	\$78,194 86
More than one and not more than three years to run.....	\$1,800,809	\$17,887 05
More than three years to run.....	227,886	4,443 86
		<u>\$100,522 77</u>
Net amount in force Dec. 31, 1873.....	<u>\$6,391,110</u>	<u>\$100,522 77</u>
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.		
	<i>Fire Risks.</i>	
Fire, marine, and inland risks taken.....	\$390,128 00	
Premiums received.....	6,653 64	
Losses paid on risks taken.....	8,133 95	
Total losses incurred during the year in the State of Michigan, \$9,238 95.		

* BLACK RIVER INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, WATERTOWN.

[Incorporated March 23, 1872; commenced business March 28, 1872.]

GEO. F. PADDOCK, *President*.J. P. MOULTON, *Acting Secretary*.

Attorney for Michigan, GEO. H. HOUSE, of Lansing.

CAPITAL.

Capital Stock, paid..... \$250,000 00.

ASSETS.

Real estate.....	\$18,000 00
Loans on bond and mortgage of real estate (first liens) of which \$950 00 is in process of foreclosure.....	189,909 00
Interest due, \$2,286 87, and accrued, \$4,780 67, on said mortgage loans: total.....	7,067 54
Value of lands mortgaged.....	\$237,400 00
Buildings (insured for \$70,650 00).....	224,650 00
Total value of mortgaged premises.....	\$482,050 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
City of Manistee bonds.....	\$400 00	\$400 00	400 00
Cash in the company's principal office, \$5,485 12; do. in bank, \$56,526 45.....			61,961 57
Gross premiums in due course of collection.....			83,442 85
Salvage property and claims on losses already paid, \$200 00; rents due and accrued, \$60 00.....			260 00
Items not admitted as available assets:			
Bills receivable.....		\$5,350 00	
Furniture and safe.....		3,000 00	
		\$8,350 00	

Aggregate amount of all the available assets of the company..... \$810,440 46

LIABILITIES.

Amount of unpaid losses (of which \$4,000 00 are resisted).....	\$25,086 09
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$25,561 66
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	6,809 15
Amount of reserve on all outstanding risks.....	92,670 81
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,182 11
Taxes and assessments, \$2,288 11; commissions, brokerage, and other charges due and to become due, \$5,915 85.....	8,148 46
Aggregate liabilities except capital stock.....	\$127,087 47
Surplus as regards policy-holders.....	\$188,402 99
Capital stock.....	250,000 00

Impairment of capital..... \$66,597 01—26.68 per cent.

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$224,088 14	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	25,296 10	
Net amount of cash actually received during the year for premiums.....		\$198,792 04
Interest received during the year on bonds and mortgages.....		18,489 14
Interest and dividends received on bonds and stocks, and from all other sources.....		4,747 95
Income from all other sources, viz.: rents.....		390 00
Aggregate cash income during the year.....		\$217,824 18

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$189,501 12	
Deduct re-insurances.....	6,218 47	

* Authority refused on this Statement on account of impairment. See Supplemental Statement, page 62.

Net amount paid during the year for losses (of which \$71,187 00 belonged to prior years).....	\$128,232 65
Paid or allowed during the year for commissions and brokerage.....	88,390 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	29,585 98
Paid during the year for State, national, and local taxes in this and other States.....	9,200 17
Printing, advertising, postage, telegraphing, express, and other office and agency expenses.....	18,808 80
Aggregate cash expenditures during the year.....	\$269,693 98

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$7,505,966 16	\$128,014 73
Written during the year.....	12,968,250 99	225,482 21
Total.....	\$20,464,187 15	\$248,446 99
Deduct expirations.....	10,865,579 15	166,618 63
In force at the end of the year.....	\$9,598,608 00	\$181,828 11
Deduct amount re-insured.....	26,875 00	882 48
Net amount in force.....	\$9,572,238 00	\$181,450 68
In force, not more than one year to run.....	\$8,799,118 00	\$171,728 82
More than one and not more than three years to run.....	647,208 00	7,755 55
More than three years to run.....	125,912 00	1,941 51
Net amount in force Dec. 31, 1873.....	\$9,572,238 00	\$181,450 68

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine and inland risks taken.....	\$765,608 00
Premiums received.....	17,979 14
Losses paid on risks taken.....	7,290 29
Total losses incurred during the year in the State of Michigan, \$10,887 25.	

* SUPPLEMENTAL STATEMENT

SHOWING THE CONDITION OF THE

BLACK RIVER INSURANCE COMPANY,

OF WATERTOWN, N. Y.,

On the fourth day of March, A. D. 1874, made to the Commissioner of Insurance of the State of Michigan, pursuant to the laws of said State.

CAPITAL.

Whole amount of capital paid up in cash..... \$250,000 00.

ASSETS.

Value of real estate owned by the company.....	\$18,000 00
Loans on bond and mortgage (first liens).....	188,225 15
Interest due, \$4,465 63, and accrued, \$8,665 67, on said mortgage loans.....	8,181 80
Total value of mortgaged premises carried inside.....	\$482,000 00
Loaned on Manistee bonds.....	400 00
Cash in company's principal office.....	\$45 26
Cash belonging to company deposited in banks.....	126,182 87
Gross premiums in due course of collection.....	29,498 29
Salvage property, \$200; rents due and accrued, \$87 50.....	287 50
Bills receivable, carried inside.....	\$5,089 18
Office furniture and safe, carried inside.....	8,000 00
Total admitted assets of the company.....	\$871,598 40

* Authority issued on this Statement March 16, 1874.

LIABILITIES.

Net amount of unpaid losses.....	\$52,828 72	
Re-insurance on risks running one year or less.....	85,888 84	
Re-insurance on risks running more than one year.....	6,786 20	
Miscellaneous expenses and commissions.....	5,981 25	
Total liabilities (except capital).....		\$180,825 01
Surplus as regards policy-holders.....	\$240,764 89	
Capital stock.....	250,000 00	
Impairment of capital.....	\$9,285 61—8 6-10 per cent.	

BREWERS' FIRE INSURANCE COMPANY OF NORTH AMERICA,

WISCONSIN.

HOME OFFICE, MILWAUKEE.

[Incorporated August 15, 1868; commenced business April, 1869.]

JACOB OBERMANN, *President.* JOSEPH SCHLITZ, *Secretary.*
Attorney for Michigan, WALTER P. BEACH, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$2,000 00
Interest accrued on said mortgage loans.....	100 00
Value of lands mortgaged.....	\$4,000 00
Buildings (insured for \$5,000).....	8,000 00
Total value of mortgaged premises.....	\$12,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States 5-20 bonds.....	\$150,000 00	\$178,848 75	
Milwaukee county 8 per cent bonds.....	198,500 00	198,500 00	
City of Toledo water works bonds.....	1,500 00	1,500 00	
Totals (carried out at market value).....	\$350,000 00	\$378,848 75	378,848 75

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
New Holstein township bonds.....	\$20,000 00	\$20,000 00	\$15,000 00	
Schleswig township bonds.....	14,000 00	14,000 00	10,000 00	
Totals (carried out at amount loaned).....	\$34,000 00	\$34,000 00	\$25,000 00	25,000 00
Cash in the company's principal office, \$108 19; do. in bank, \$68,568 18.....				68,686 87
Interest due and accrued on stocks, not included in "market value".....				450 00
Gross premiums in due course of collection.....				21,170 04
Aggregate amount of all the available assets of the company.....				\$496,290 16

LIABILITIES.

Amount of unpaid losses.....	\$26,277 53
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$198,948 41
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	16,198 74
Amount of reserve on all outstanding risks.....	210,187 15
Commissions, brokerage, etc.....	8,175 50
Aggregate liabilities (except capital stock).....	\$299,590 18
Surplus as regards policy-holders.....	\$246,689 98
Capital stock.....	200,000 00
Surplus over capital.....	\$46,689 98

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$475,197 65
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	88,415 04
Net amount of cash actually received during the year for premiums.....	\$486,782 61
Interest received during the year on bonds and mortgages.....	626 17
Interest and dividends received on bonds and stocks, and from all other sources.....	28,676 68
Aggregate cash income during the year.....	\$466,085 41

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$242,091 24
Deduct amounts actually received during the year for salvages, \$560 00; re-insurances, \$768 75.....	1,818 75
Net amount paid during the year for fire losses (of which \$24,588 27 belonged to prior years)....	\$240,772 49
Paid or allowed during the year for commissions and brokerage.....	74,979 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	48,212 24
Paid during the year for State, national, and local taxes, in this and other States.....	10,150 25
Aggregate cash expenditures during the year.....	\$374,114 51

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$14,776,787 00	\$289,890 68
Written during the year.....	26,082,588 00	460,929 64
Total.....	\$40,859,375 00	\$749,820 27
Deduct expirations.....	20,020,840 00	886,911 91
In force at the end of the year.....	\$20,838,535 00	\$412,408 36
Net amount in force.....	\$20,838,535 00	\$412,408 36
In force, not more than one year to run.....	\$19,204,895 00	\$387,586 58
More than one and not more than three years to run.....	1,542,225 00	22,212 46
More than three years to run.....	92,860 00	2,809 07
Net amount in force December 31, 1873.....	\$20,838,535 00	\$412,408 36

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$961,638 00
Premiums received.....	18,701 63
Losses paid on risks taken.....	28,707 84
Total losses incurred during the year in the State of Michigan, \$30,701 51.	

BREWERS' AND MALTSTERS' INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK.

[Incorporated September 25, 1871; commenced business September 25, 1871.]

C. W. STANDARD, *President.*W. B. OGDEN, *Secretary.*

Attorney for Michigan, C. B. HEBBARD, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$14,000 00
Value of lands mortgaged.....	\$18,000 00	
Buildings (insured for \$17,000).....	19,000 00	
Total value of mortgaged premises.....	\$32,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$100,000 00	\$114,500 00	
New York City bonds.....	26,000 00	26,000 00	
Totals (carried out at market value).....	\$126,000 00	\$140,500 00	140,500 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
15 shares Fanenil Hall Ins. Co. stock.....	\$1,500 00	\$1,500 00	\$1,000 00	
80 shares Exchange Fire Ins. Co. stock.....	900 00	900 00	500 00	
20 shares Phenix Fire Ins. Co. stock.....	1,000 00	1,000 00	500 00	
Indiana & Illinois Central R. W. Co. bond.....	1,000 00	1,000 00	500 00	
75 shares Phenix Ins. Co. stock.....	3,750 00	3,750 00		
15 shares Continental Ins. Co. stock.....	1,500 00	1,500 00		
10 shares Empire City Ins. Co. stock.....	1,000 00	1,000 00	6,000 00	
10 shares Fanenil Hall Ins. Co. stock.....	1,000 00	1,000 00		
Totals (carried out at amount loaned).....	\$11,650 00	\$11,650 00	\$8,500 00	8,500 00
Cash in the company's principal office, \$918 07; do. in bank, \$14,404 82.....				15,317 89
Interest due and accrued on stocks, not included in "market value".....				758 84
Interest due and accrued on collateral loans.....				50 19
Gross premiums in due course of collection.....				44,782 96
Bills receivable <i>not matured</i> , taken for marine or inland risks.....				88,808 49
Salvage property and claims on losses already paid.....				10,000 00
Due from other companies.....				90,840 50
Items not admitted as available assets:				
Office furniture and maps.....			\$3,278 82	
Aggregate amount of all the available assets of the company.....				\$290,802 57

LIABILITIES.

Amount of unpaid losses (of which \$600 are resisted).....		\$12,500 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$54,560 82	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	5,518 04	
Re-insurance reserve at 100 per cent on inland navigation risks.....	15,095 67	
Amount of reserve on all outstanding risks.....		77,169 53
Due and accrued for salaries, rent, advertising, or agency expenses.....		619 50
Return premiums.....		881 04
Aggregate liabilities (except capital stock).....		\$90,668 07
Surplus as regards policy-holders.....	\$199,689 80	
Capital stock.....	200,000 00	
Impairment of capital.....	\$260 20—00 18-100 per ct.	

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$154,428 75	\$21,324 87	
Gross amount of cash received during the year for bills and notes taken for premiums without any deduction.....		95,756 43	
		\$117,081 29	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	27,281 15	26,958 40	
Net amount of cash actually received during the year for premiums..	\$127,147 60	\$90,127 80	\$217,275 40
Interest received during the year on bonds and mortgages.....			1,188 48
Interest and dividends received on bonds and stocks, and from all other sources.....			8,866 92
Income from all other sources, viz.: premium on gold.....			40 85
Bills and notes received during the year for premiums unpaid.....		\$88,608 49	
Aggregate cash income during the year.....			\$227,871 10.

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$109,089 89	\$90,355 20	
Deduct amounts actually received during the year for salvages, \$5,064 45.....	794 09	4,270 86	
	\$108,295 80	\$86,084 34	

Net amount paid during the year for losses (of which \$47,000 00 belonged to prior years).....	\$194,890 14
Paid or allowed during the year for commissions and brokerage.....	27,824 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	21,694 08
Paid during the year for State, national, and local taxes, in this and other States.....	4,480 91
Rent, printing, advertising, etc.....	10,486 75

Aggregate cash expenditures during the year \$258,805 99

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
Un force December 31, 1873.....	\$15,027,545	\$101,986 26	\$1,410,196	\$44,219 85
Written during the year.....	28,072,185	177,639 84	11,068,429	185,676 20
Total.....	\$43,099,730	\$379,626 10	\$12,448,625	\$179,895 55
Deduct expirations.....	21,650,256	146,600 28	12,067,546	164,799 88
In force at the end of the year.....	\$16,449,474	\$133,025 82	\$261,079	\$15,095 67
Deduct amount re-insured.....	1,619,858	12,568 48	-----	-----
Net amount in force.....	\$14,830,121	\$120,473 39	\$261,079	\$15,095 67
In force, not more than one year to run.....	\$14,257,247	\$118,121 64	-----	-----
More than one and not more than three years to run....	406,824	4,871 75	-----	-----
More than three years to run.....	166,050	2,479 00	-----	-----
Net amount in force December 31, 1873.....	\$14,830,121	\$120,473 39	\$261,079	\$15,095 67

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$217,495 00	\$496,288 00	\$713,713 00
Premiums received.....	8,508 01	10,894 89	14,897 90
Losses paid on risks taken.....	1,992 50	6,000 97	7,993 47
Total losses incurred during the year in the State of Michigan.....	4,812 50	6,978 46	11,290 96

BUFFALO GERMAN INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 495 MAIN ST., BUFFALO.

[Incorporated February 15, 1867; commenced business February 16, 1867.]

PHILIP BECKER, *President.*ALEXANDER MARTIN, *Secretary.*

Attorney for Michigan, CARL SCHMIDT, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$52,000 00
Loans on bond and mortgage of real estate (first liens).....	85,800 00
Interest due on said mortgage loans.....	288 99
Value of lands mortgaged.....	\$61,845 00
Buildings (insured for \$28,550 00).....	81,575 00
Total value of mortgaged premises.....	\$148,720 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
U. S. 5-20, new issue '65 registered bonds.....	\$77,500 00	-----	
U. S. 5-20, new issue coupon bonds.....	32,000 00	\$125,877 50	
U. S. 10-40, registered.....	80,000 00	88,300 00	
Buffalo city bonds.....	25,000 00	25,000 00	
Buffalo, New York, and Philadelphia R. R. bonds.....	25,000 00	21,250 00	
Toledo city bonds.....	8,000 00	8,000 00	
Lake Shore & Michigan Southern R. R. bonds.....	25,000 00	28,500 00	
Atna Insurance Co., N. Y., stock.....	10,000 00	10,000 00	
Totals (carried out at market value).....	\$227,500 00	\$241,427 50	241,427 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
150 shares Manufacturers' & Traders' Bank stock.....	\$7,500 00	\$7,500 00		
28 shares Buffalo, N. Y., and Philadelphia R. R. stock..	2,800 00	1,340 00	\$3,000 00	
1 share German Bank, Buffalo, N. Y., stock.....	1,000 00	1,000 00	900 00	
20 shares Third National Bank, Buffalo, stock.....	2,000 00	2,000 00		5,000 00
5 shares German Bank, Buffalo, N. Y., stock.....	5,000 00	5,000 00		
1 share German Bank, Buffalo, N. Y., stock.....	1,000 00	1,000 00		2,000 00
20 shares Aetna Insurance Co., N. Y., stock.....	2,000 00	2,000 00		
10 shares Third National Bank, Buffalo, N. Y., stock.....	1,000 00	1,000 00	500 00	
Totals (carried out at amount loaned).....	\$21,800 00	\$21,840 00	\$16,400 00	\$16,400 00
Cash in company's principal office.....				7,581 59
Cash deposited in bank.....				85,476 83
Interest due and accrued on stocks, not included in "market value".....				608 50
Gross premiums in due course of collection.....				2,151 29
Bills receivable not matured, taken for fire, marine, or inland risks.....				1,080 65
Due from other companies for re-insurance on losses already paid.....				184 80
Rents accrued.....				800 00
Items not admitted as available assets:				
Bills receivable <i>past due</i> taken for fire, marine, and inland risks.....				\$28 80
Office furniture and fixtures.....				1,500 00
Total.....				\$1,528 80
Aggregate amount of all the available assets of the company.....				\$447,345 15

LIABILITIES.

Amount of unpaid losses.....	\$9,875 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$20,824 26
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	6,223 42
Amount of reserve on all outstanding risks.....	96,546 68
Aggregate liabilities (except capital stock).....	\$106,421 68
Surplus as regards policy-holders.....	\$240,823 47
Capital stock.....	200,000 00
Surplus over capital.....	\$140,823 47

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$192,834 54
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	10,903 53
Net amount of cash actually received during the year for premiums.....	\$181,931 96
Interest received during the year on bonds and mortgages.....	1,968 75
Interest and dividends received on bonds and stocks, and from all other sources.....	17,883 67
Income from all other sources, viz.: rents, \$3,900 00; commission account, \$2,204 87.....	6,104 87
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$1,659 45
Aggregate cash income during the year.....	\$207,887 75

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$62,685 23
Deduct amounts actually received during the year for salvages, \$7 50; and re-insurances, \$2,697 81.....	2,705 81
Net amount paid during the year for fire losses (of which \$11,125 00 belonged to prior years).....	\$59,979 92
Cash dividends actually paid during the year.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	22,480 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	8,661 56
Paid during the year for State, national, and local taxes in this and other States.....	2,506 42
Taxes, insurance, etc., on real estate.....	1,826 07
Account, printing and stationery, \$2,528 19; expense account, \$3,191 91.....	5,715 10
Aggregate cash expenditures during the year.....	\$120,669 97

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$16,689,860	\$162,833 38
Written during the year.....	17,054,178	138,209 98
Total.....	\$33,694,038	\$347,593 81
Deduct expirations.....	16,726,752	167,623 17
In force at the end of the year.....	\$16,968,286	\$169,970 14

Deduct amount re-insured.....	\$184,118	\$2,957 12
Net amount in force.....	\$16,784,178	\$186,968 02
In force, not more than one year to run.....	\$16,044,838	\$180,648 51
More than one and not more than three years to run.....	919,968	9,261 68
More than three years to run.....	4,000	60 00
Net amount in force December 31, 1878.....	\$16,968,286	\$189,970 14

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$766,890 00
Losses paid on risks taken.....	10,844 68
Total losses incurred during the year in the State of Michigan, \$8,600 18.	8,600 18

CAPITAL CITY INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, ALBANY.

[Incorporated February 1, 1865; commenced business February 1, 1865.]

FRANK CHAMLERLAIN, *President.* - - - - - JAMES F. CROSBY, *Secretary.*
 Attorney for Michigan, JOHN G. ERWIN of Detroit.

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States 6's of 1881, registered bonds.....	\$50,000 00	\$99,760 00	
United States 5-20's, of 1867, registered bonds.....	54,500 00	69,230 00	
Central Pacific first mortgage gold bond.....	11,000 00	10,567 50	
Totals (carried out at market value).....	\$151,500 00	\$178,567 50	\$178,567 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Thirty-four shares Merchants' National Bank of Albany.....	\$1,700 00	\$3,400 00	\$3,000 00
Carried out at amount loaned.....			3,000 00
Cash in the company's principal office.....			817 68
Cash deposited in bank.....			6,568 00
Interest due and accrued on stocks, not included in "market value".....			5,004 77
Interest due and accrued on collateral loans.....			26 71
Gross premiums in due course of collection.....			8,121 51

Aggregate amount of all the available assets of the company..... \$191,601 87

LIABILITIES.

Net amount of unpaid losses.....	\$1,677 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$14,794 09
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	878 98
Amount of reserve on all outstanding risks.....	15,618 07
Due and accrued for salaries, rent, advertising, or agency and miscellaneous expenses.....	475 49
Commissions and other charges due and to become due to agents and others.....	409 90

Aggregate liabilities (except capital stock).....	\$18,175 46
Surplus as regards policy-holders.....	\$178,425 91
Capital stock.....	150,000 00
Surplus over capital.....	\$28,425 91

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$34,730 87	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	2,188 15	
Net amount of cash actually received during the year for premiums.....		\$32,592 72
Interest and dividends received on bonds and stocks, and from all other sources.....		10,396 08
Aggregate cash income during the year.....		\$42,988 75

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$9,848 49	
Deduct amounts actually received during the year for re-insurances.....	612 71	
Net amount paid during the year for fire losses (of which \$2,848 48 belonged to prior years)....		\$9,230 78
Cash dividends actually paid during the year.....		18,500 00
Paid or allowed during the year for commissions and brokerage.....		4,808 49
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		4,816 68
Paid during the year for State, national, and local taxes, in this and other States.....		214 26
Agency, rent, printing, advertising, traveling, office and miscellaneous expenses.....		8,179 58
Aggregate cash expenditures during the year.....		\$35,249 74

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....		\$2,479,635	\$31,811 35
Written during the year.....		8,382,201	88,912 70
Total.....		\$5,761,916	\$55,733 95
Deduct expirations.....		8,050,756	95,111 61
In force at the end of the year.....		\$2,711,160	\$30,613 84
Deduct amount re-insured.....		46,400	839 70
Net amount in force.....		\$2,664,760	\$30,229 64
In force, not more than one year to run.....		\$2,628,360	\$29,468 18
More than one and not more than three years to run.....		69,900	1,008 76
More than three years to run.....		18,000	140 40
Net amount in force December 31, 1873.....		\$2,711,160	\$30,613 84

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$76,050 00
Premiums received.....	1,197 28
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, \$1,877 87.	

CITIZENS' INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK CITY.

[Incorporated April, 1896; commenced business April, 1897.]

JAMES M. McLEAN, *President.* - - - - - EDWARD A. WALTON, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid..... \$300,000 00.

ASSETS.

Real estate.....	\$45,000 00
Loans on bond and mortgage of real estate (first liens).....	129,750 00
Interest accrued on said mortgage loans.....	756 87

Value of lands mortgaged.....	\$210,000 00
Buildings (insured for \$850 50).....	144,500 00
Total value of mortgaged premises.....	\$354,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$245,000 00	\$288,225 00	
Virginia State bonds.....	80,000 00	11,000 00	
South Carolina State bonds.....	20,000 00	1,600 00	
Lake Shore & Michigan Southern R. R. bonds.....	50,000 00	47,000 00	
National Citizens' Bank stock.....	15,000 00	21,000 00	
Totals (carried out at market value).....	\$360,000 00	\$368,825 00	\$368,825 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Manhattan Life Ins. Co. stock.....	\$1,000 00	\$4,000 00	\$1,500 00
Manhattan Life Ins. Co. stock.....	1,000 00	4,000 00	2,000 00
National Citizens' Bank stock.....	1,000 00	1,400 00	1,200 00
National Citizens' Bank stock.....	4,250 00	5,950 00	6,500 00
Harlem Bank stock.....	2,500 00	2,500 00	
National Butchers' & Drovers' Bank stock.....	2,500 00	3,875 00	2,500 00
New York Balance Dock Co. stock.....	1,500 00	1,500 00	1,200 00
Bank of Metropolis stock.....	2,500 00	2,500 00	
Real Estate Trust Co. stock.....	4,000 00	4,000 00	7,500 00
Metropolitan Gas Light Co. stock.....	2,000 00	8,000 00	
Metropolitan Gas Light Co. stock.....	5,000 00	7,500 00	4,500 00
Metropolitan Gas Light Co. stock.....	10,000 00	15,000 00	
Union Trust Co. stock.....	15,000 00	15,750 00	30,000 00
Union Trust Co. stock.....	7,900 00	9,750 00	9,750 00
Union Trust Co. stock.....	2,500 00	8,125 00	14,400 00
New York, New Haven & Hartford R. R. stock.....	10,000 00	12,200 00	
New York, New Haven & Hartford R. R. stock.....	10,000 00	12,200 00	
New York Central & Hudson River R. R. stock.....	2,000 00	2,000 00	18,000 00
New York Mutual Gas Light Co. stock.....	2,000 00	1,400 00	
New York steamboat Co. bonds.....	8,000 00	8,000 00	
Manhattan Gas Light Co. stock.....	5,000 00	10,000 00	5,000 00
Lake Shore & Michigan Southern R. R. stock.....	4,000 00	8,160 00	
Lake Shore & Michigan Southern R. R. bonds.....	60,000 00	56,400 00	50,000 00
New York Central & Hudson River R. R. bonds.....	1,000 00	1,000 00	850 00
United States bonds.....	10,000 00	11,550 00	10,000 00
Totals (carried out at amount loaned).....	\$169,550 00	\$199,200 00	\$149,900 00
Cash deposited in bank.....			15,256 98
Interest due and accrued on stocks, not included in "market value".....			1,628 00
Interest due and accrued on collateral loans.....			1,225 87
Gross premiums in due course of collection.....			26,597 61
Rents due and accrued, \$500; due from other companies for re-insurance, \$10.....			510 00

Aggregate amount of all the available assets of the company..... \$785,149 88

LIABILITIES.

Amount of unpaid losses (of which \$4,500 are resisted).....	\$16,140 00
Re-insurance reserve at 50 per cent of premiums on fire risks running less than one year.....	\$165,107 59
Re-insurance reserve <i>pro rata</i> of fire risks running more than one year.....	23,706 98
Amount of reserve on all outstanding risks.....	188,514 57
Interest due to scrip-holders.....	28 50
Cash dividends declared, due or to become due.....	493 80
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,500 00
Commissions, brokerage, and other charges, \$5,224 46; return premiums, \$900.....	6,124 46
Aggregate liabilities (except capital stock).....	\$218,069 88
Surplus as regards policy-holders.....	\$522,050 50
Capital stock.....	800,000 00
Surplus over capital.....	\$223,050 50

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$404,129 07
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	45,807 97
Net amount of cash actually received during the year for premiums.....	\$358,321 10
Interest received during the year on bonds and mortgages.....	9,743 52
Interest and dividends received on bonds and stocks, and from all other sources.....	27,959 55
Income from all other sources, viz.: rents.....	2,820 84
Aggregate cash income during the year.....	\$398,844 81

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$242,313 47
Deduct amounts actually received during the year for salvages, \$3,361 86; re-insurances, \$11,836 01.....	15,247 87
Net amount paid during the year for losses (of which \$182,990 89 belonged to prior years).....	\$228,066 10
Cash dividends actually paid during the year.....	81,297 00
Paid or allowed during the year for commissions and brokerage.....	29,864 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	51,215 69
Paid during the year for State, national, and local taxes, in this and other States.....	4,287 91
Interest paid on borrowed money, \$2,027 41; rents, stationery, advertising, etc., \$25,818 60.....	27,841 01
Aggregate cash expenditures during the year.....	\$372,072 86

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$25,645,144 68	\$389,757 49
Written during the year.....	57,850,124 02	394,554 02
Total.....	\$118,495,268 70	\$784,311 51
Deduct expirations.....	68,429,784 70	402,835 63
In force at the end of the year.....	\$50,065,584 00	\$388,975 89
Deduct amount re-insured.....	1,100,588 66	10,545 28
Net amount in force.....	\$48,964,995 34	\$378,430 51
In force, not more than one year to run.....	\$46,492,370 84	\$389,271 94
More than one and not more than three years to run.....	2,220,271 66	86,507 17
More than three years to run.....	852,352 00	14,656 78
Net amount in force December 31, 1873.....	\$50,065,584 00	\$388,975 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,048,400 00
Premiums received.....	11,777 23
Losses paid on risks taken.....	7,524 99
Total losses incurred during the year in the State of Michigan, \$6,518 84.	

CLAY FIRE AND MARINE INSURANCE COMPANY,

KENTUCKY.

HOME OFFICE, NEWPORT.

[Incorporated March 10, 1856; commenced business, July 20, 1856.]

JOB THOMPSON, *President.*DANIEL WOLFF, *Secretary.*

Attorney for Michigan, JAMES A. COLYER, of Grand Rapids.

CAPITAL.

Capital stock paid.....	\$200,000 00.
-------------------------	---------------

ASSETS.

Real estate.....	\$11,200 00
Loans on bond and mortgage of real estate (first liens).....	156,108 82
Interest accrued on said mortgage loans.....	8,140 80
Value of lands mortgaged.....	\$295,950 00
Buildings (insured for \$38,000 00).....	214,350 00
Total value of mortgaged premises.....	\$510,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
City of Dayton, Ky., 10 per cent bonds.....	\$18,947 60	\$18,947 60
City of Newport, Ky., bonds.....	40,000 00	40,000 00
City of Covington, Ky., bonds.....	5,000 00	5,000 00
Totals (carried out at market value).....	\$68,947 60	\$68,947 60
		62,347 60

**STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.**

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
City of Dayton, Ky., bonds.....	\$10,073 00	\$10,073 00	\$7,378 00	
United States bonds.....	3,500 00	4,025 00	2,668 86	
Cincinnati, Ohio, Gas Co. bonds.....	1,000 00	1,900 00	1,100 00	
Totals (carried out at amount loaned).....	\$14,573 00	\$16,008 00	\$11,147 86	\$11,147 86
Cash in the company's principal office, \$141 14; do. in bank, \$22,100 00.....				\$22,241 14
Interest due and accrued on stocks not included in "market value".....				1,099 83
Interest due and accrued on collateral loans.....				276 83
Gross premiums in due course of collection.....				40,815 89
Bills receivable not matured, taken for fire, marine, or inland risks.....				242 25
Rents due and accrued.....				280 00
Items not admitted as available assets:				
Bills receivable past due.....			\$281 60	
Office furniture.....			1,166 50	
			\$1,448 10	
Aggregate amount of all the available assets of the company.....				\$309,445 80

LIABILITIES.

Amount of unpaid losses.....		\$7,000 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$89,838 96	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,800 00	
Amount of reserve on all outstanding risks.....		91,638 96
Commissions, brokerage, etc.....		5,000 00
Aggregate liabilities (except capital stock).....		\$106,638 96
Surplus as regards policy-holders.....	\$205,761 84	
Capital stock.....	200,000 00	
Surplus over capital.....		\$5,761 84

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$287,896 63	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	45,912 41	
Net amount of cash actually received during the year for premiums.....		\$191,474 21
Interest received during the year on bonds and mortgages.....		14,775 19
Interest and dividends received on bonds and stocks, and from all other sources.....		4,196 16
Income from all other sources, viz.: rents.....		215 00
Bills and notes received during the year for premiums remaining unpaid.....	\$528 85	
Received for increased capital.....	50,000 00	
Aggregate cash income during the year.....		\$210,660 56

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$52,898 87	
Deduct re-insurances.....	830 22	
Net amount paid during the year for losses.....		\$52,518 15
Cash dividends actually paid during the year.....		35,000 00
Paid or allowed during the year for commissions and brokerage.....		33,847 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		3,691 17
Paid during the year for State, national, and local taxes in this and other States.....		2,644 04
Advertising, supplies, etc.....		9,906 27
Aggregate cash expenditures during the year.....		\$187,602 53

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....		\$3,872,521	\$43,654 55
Written during the year.....		14,079,887	297,836 63
Total.....		\$17,952,408	\$381,041 17
Deduct expirations.....		6,754,616	87,898 97
In force at the end of the year.....		\$11,197,792	\$198,147 20
Deduct amount re-insured.....		616,436	10,479 24
Net amount in force.....		\$10,581,356	\$182,667 96
In force, not more than one year to run.....		\$10,400,766	\$179,767 93
More than one, and not more than three years to run.....		143,100	2,110 13
More than three years to run.....		87,450	799 90
Net amount in force December 31, 1873.....		\$10,581,316	\$182,667 96

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken during three months.....	<i>Fire Risks.</i>
Premiums received during three months.....	\$238,325 00
Losses paid on risks taken.....	5,189 71
Total losses incurred during the year in the State of Michigan. None.	None.

COMMERCE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, ALBANY.

[Incorporated June 1, 1859; commenced business June 1, 1859.]

ADAM VAN ALLEN, *President.* - - - - - RICHARD V. DEWITT, *Secretary.*
 Attorney for Michigan, C. B. HEBBARD, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate..... \$45,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
U. S. currency bonds.....	\$280,000 00	\$262,200 00	
125 shares First National Bank of Albany stock.....	12,500 00	21,250 00	
Totals (carried out at market value).....	\$242,500 00	\$283,450 00	283,450 00
Cash in the company's principal office.....			8,000 41
Cash deposited in bank.....			82,418 25
Interest due and accrued on stocks, not included in "market value".....			250 00
Gross premiums in due course of collection.....			5,997 81
Rents due and accrued.....			492 67

Aggregate amount of all the available assets of the company..... \$270,608 64

LIABILITIES.

Amount of unpaid losses (of which \$9,000 are resisted).....	\$17,650 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$38,581 64
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	20,184 91

Amount of reserve on all outstanding risks.....	108,766 55
Return premiums.....	870 88
Commissions and and other charges due and to become due to agents and others.....	1,086 92

Aggregate liabilities (except capital stock).....	\$128,878 80
Surplus as regards policy-holders.....	\$247,234 84
Capital stock.....	200,000 00

Surplus over capital stock..... \$47,234 84

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$320,763 78
Deduct amount paid for re-insurance for rebate, abatement, and return premiums.....	25,002 88
Net amount of cash actually received during the year for premiums.....	\$195,760 40
Interest and dividends received on bonds and stocks, and from all other sources.....	19,075 79
Income from rents.....	2,786 70
(From the sale of U. S. bonds and premium thereon, \$22,658 50.)	
Aggregate cash income during the year.....	\$217,572 88

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$187,878 27
Deduct re-insurances.....	2,895 70
Net amount paid during the year for fire losses (of which \$51,585 belonged to prior years).....	\$154,962 57

Cash dividends actually paid during the year.....	\$20,000 00
Paid or allowed during the year for commissions and brokerage.....	28,773 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	11,738 06
Paid during the year for State, national, and local taxes, in this and other States.....	8,061 02
Advertising and printing, \$3,718 22; traveling and adjusting, \$2,779 70; agency supplies, maps, etc., \$1,819 83; office expenses, etc., \$1,919 86.....	9,082 60
Aggregate cash expenditures during the year.....	\$282,581 85

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$21,587,168	\$283,480 08
Written during the year.....	17,497,900	\$20,703 78
Total.....	\$39,085,068	\$459,243 86
Deduct expirations.....	21,486,892	\$44,109 81
In force at the end of the year.....	\$17,598,671	\$218,133 05
Deduct amount re-insured.....	488,096	5,974 01
Net amount in force.....	\$17,109,975	\$207,159 04
In force, not more than one year to run.....	\$14,711,905	\$174,501 22
More than one and not more than three years to run.....	2,023,073	24,740 74
More than three years to run.....	875,997	5,916 87
Net amount in force December 31, 1873.....	\$17,109,975	\$207,159 04

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$516,490 00
Premiums received.....	8,815 84
Losses paid on risks taken.....	4,848 08
Total losses incurred during the year in the State of Michigan, \$5,543 02.	

COMMERCE FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 104 BROADWAY, N. Y.

[Incorporated April 12, 1859; commenced business April 18, 1859.]

BENJ. BABCOCK, *President.* WM. E. HOXIE, *Secretary.*
 Attorney for Michigan, RUDOLPH DIEPENBECK, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$54,000 00
Interest accrued on said mortgage loans.....	324 66
Value of lands mortgaged.....	\$87,500 00
Buildings (insured for \$25,000 00).....	70,000 00
Total value of mortgaged premises.....	\$157,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States 6 per cent registered 1881 bonds.....	\$100,000 00	\$116,500 00
United States 6 per cent registered currency bonds.....	45,000 00	51,525 00
United States 5 per cent registered 10-40's.....	25,000 00	29,120 00
New York State Loan and Trust Co.....	5,000 00	5,000 00
Totals (carried out at market value).....	\$175,000 00	\$202,145 00
Cash deposited in bank.....		5,898 74
Gross premiums in due course of collection.....		4,168 56
Aggregate amount of all the available assets of the company.....		\$268,083 98

LIABILITIES.

Amount of unpaid losses.....		\$600 00
Re-insurance reserve at 50 per cent of premium on fire risks running one year or less.....	\$85,315 82	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	2,787 88	
Gross premiums on unexpired inland navigation risks.....	1,200 00	
Amount of reserve on outstanding risks.....		89,808 65
Due and accrued for rent.....		900 00
Commissions and brokerage.....		786 61
Aggregate liabilities (except capital stock).....		\$41,549 26
Surplus as regards policy-holders.....	\$296,498 79	
Capital stock.....	200,000 00	
Surplus over capital.....	\$26,498 79	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$21,888 52	\$1,600 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	9,546 87	50 00	
Net amount of cash actually received during the year for premiums....	\$31,792 15	\$1,550 00	\$33,342 15
Interest received during the year on bonds and mortgages.....			8,815 88
Interest and dividends received on bonds and stocks, and from all other sources.....			14,014 91
Received for calls on capital.....		\$140,000 00	
Aggregate cash income during the year.....			\$100,672 94

EXPENDITURES.

Amount paid during the year for fire losses (of which \$98,045 96 belonged to prior years).....	\$98,411 68
Cash dividends actually paid during the year.....	10,000 00
Paid or allowed during the year for commissions and brokerage.....	7,580 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	15,618 00
Paid during the year for State, national, and local taxes in this and other States.....	1,820 04
Interest paid on borrowed money, \$616 30; agency expenses, \$1,658 86; rent, fire patrol, advertising, stationery, etc., \$7,594 18; total.....	9,868 60
Aggregate cash expenditures during the year.....	\$143,249 80

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	7,779,465	\$66,504 48	\$25,000	\$1,197 50
Written during the year.....	12,286,373	93,456 75	80,000	1,000 00
Total.....	\$20,017,787	\$159,968 18	\$55,000	\$2,797 50
Deduct expirations.....	12,431,741	88,786 09	80,000	1,007 50
In force at the end of the year.....	\$7,585,996	\$76,247 09	\$25,000	\$1,200 00
Deduct amount re-insured.....	78,140	667 55		
Net amount in force.....	\$7,522,856	\$75,579 54	\$25,000	\$1,200 00
In force, not more than one year to run.....	\$7,260,706	\$70,681 68	\$25,000	
More than one and not more than three years to run.....	184,925	2,329 71		
More than three years to run.....	177,225	2,668 20		
Net amount in force December 31, 1878.....	\$7,522,856	\$75,559 54	\$25,000	\$1,200 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$485,115 00
Losses paid on risks taken.....	6,797 89
Total losses incurred during the year in the State of Michigan, \$1,348 00.	1,248 00

CONNECTICUT FIRE INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated June, 1850; commenced business July, 1850.]

M. BENNETT, JR., *President*. - - - - - CHARLES R. BURT, *Secretary*.
 Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

CAPITAL.

Capital stock paid \$500,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$150,000 00	\$177,000 00	
State of Connecticut bonds.....	80,000 00	29,700 00	
City of New Britain water loan bonds.....	5,000 00	4,950 00	
City of Hartford bonds.....	25,000 00	23,750 00	
Hartford school bonds.....	8,500 00	8,500 00	
Cincinnati & Indianapolis R. R. Co. bonds.....	10,000 00	8,500 00	
Chicago, Dubuque & Minnesota R. R. Co. bonds.....	10,000 00	7,500 00	
Michigan Central R. R. Co. first mortgage bonds.....	20,000 00	18,400 00	
Jackson, Lansing & Saginaw R. R. Co. bonds.....	40,000 00	40,000 00	
Chicago & Iowa R. R. Co. bonds.....	20,000 00	17,000 00	
Burlington & Missouri River R. R. Co. bonds.....	10,000 00	9,200 00	
New York, New Haven & Hartford R. R. Co. bonds.....	40,000 00	40,000 00	
Importers' & Traders' National Bank, N. Y., shares.....	21,500 00	28,700 00	
Farmers' & Mechanics' National Bank, Hartford, shares.....	26,800 00	24,904 00	
National Exchange National Bank, Hartford, shares.....	10,000 00	12,000 00	
Hartford National Bank, Hartford, shares.....	23,500 00	26,595 00	
First National Bank, Hartford, shares.....	20,000 00	28,000 00	
Etna National Bank, Hartford, shares.....	10,000 00	12,000 00	
Phoenix National Bank, Hartford, shares.....	4,700 00	7,285 00	
Charter Oak National Bank, Hartford, shares.....	6,200 00	7,750 00	
Boston & Albany R. R. Co. stock.....	5,000 00	6,800 00	
Pittsburgh, Ft. Wayne & Chicago R. R. Co. stock.....	10,000 00	9,000 00	
New York, New Haven & Hartford R. R. Co. stock.....	50,000 00	62,500 00	
Totals (carried out at market value).....	\$551,900 00	\$684,734 00	\$684,734 00
Cash in the company's principal office, \$9,172 04; do. in bank, \$74,927 96.....			84,100 00
Gross premiums in due course of collection.....			46,400 00
Aggregate amount of all the available assets of the company.....			\$765,234 00

LIABILITIES.

Amount of unpaid losses (of which \$5,485 00 are resisted).....		\$22,500 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$144,994 78	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	10,754 82	
Amount of reserve on all outstanding risks.....		155,751 55
Aggregate liabilities (except capital stock).....		\$178,251 55
Surplus as regards policy-holders.....	\$386,982 45	
Capital stock.....	500,000 00	
Surplus over capital.....	\$386,982 45	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$363,851 58	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	46,523 64	
Net amount of cash actually received during the year for premiums.....		\$321,527 94
Interest and dividends received on bonds and stocks, and from all other sources.....		43,007 41
Aggregate cash income during the year.....		\$364,535 35

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$188,661 70	
Deduct amounts actually received during the year for salvages.....	1,047 66	
Net amount paid during the year for losses (of which \$51,007 80 belonged to prior years).....		\$182,614 04

Paid or allowed during the year for commissions and brokerage.....	\$50,664 24
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,225 00
Paid during the year for State, national, and local taxes, in this and other States.....	6,624 60
Printing, office rent, and other expenses.....	16,980 51
Aggregate cash expenditures during the year.....	\$270,108 89

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$22,400,900	\$258,018 42
Written during the year.....	27,875,500	848,861 58
Total.....	\$50,276,400	\$1,106,880 00
Deduct expirations.....	26,780,600	818,926 28
In force at the end of the year.....	\$23,495,800	\$1,287,953 72
Deduct amount re-insured.....	406,300	6,112 50
Net amount in force.....	\$23,089,500	\$1,281,841 22
In force, not more than one year to run.....	\$31,878,000	\$289,980 47
More than one and not more than three years to run.....	1,240,500	11,314 25
More than three years to run.....	562,000	5,127 50
Net amount in force December 31, 1878.....	\$23,180,500	\$296,381 22

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$815,500 00
Premiums received.....	18,952 89
Losses paid on risks taken.....	20,408 16
Total losses incurred during the year in the State of Michigan, \$18,411 49.	

CONTINENTAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NEW YORK CITY.

[Incorporated November, 1852; commenced business January, 1853.]

GEO. T. HOPE, *President*.CYRUS PECK, *Secretary*.

Attorney for Michigan, IRA WORCHESTER, of Detroit.

CAPITAL.

Capital stock paid..... \$1,000,000 00.

ASSETS.

Real estate.....	\$650,000 00
Loans on bond and mortgage of real estate (first liens) of which \$5,300 00 is in process of fore-closure.....	460,000 00
Interest due, \$190 75, and accrued, \$11,988 68 on said mortgage loans; total.....	12,059 43
Value of lands mortgaged.....	\$545,700 00
Buildings (insured for \$422,621).....	788,250 00
Total value of mortgaged premises.....	\$1,828,950 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
35 shares Dry Goods Bank of the city of New York.....	\$3,500 00	\$3,500 00
175 shares St. Nicholas National Bank of the city of New York.....	17,500 00	18,375 00
10 shares Alabama 8 per cent (old) bonds.....	10,000 00	7,500 00
20 shares South Carolina 6 per cent (old) bonds.....	20,000 00	5,000 00
20 shares Tennessee 6 per cent (old) bonds.....	20,000 00	16,000 00
26 shares United States (registered) 6 per cent bonds of 1881.....	100,000 00	116,000 00
49 shares United States (registered) 6 per cent bonds (currency).....	400,000 00	456,000 00
Totals (carried out at market value).....	\$571,000 00.	\$622,375 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
16 shares Hanover National Bank, N. Y.	\$1,800 00	\$1,800 00	\$1,820 00
25 shares Fulton Bank, Brooklyn, N. Y.	2,500 00	2,350 00	10,000 00
50 shares Metropolitan National Bank, N. Y.	5,000 00	6,000 00	
50 shares Central National Bank, N. Y.	5,000 00	8,250 00	
150 shares Saint Nicholas National Bank, N. Y.	15,000 00	15,750 00	9,500 00
250 shares White's Bank, Buffalo, N. Y.	25,000 00	25,000 00	25,000 00
10,000 Central Park, N. & E. R. R. 7 per cent bonds.	10,000 00	7,000 00	
250 shares New York Guaranty and Indemnity Co.	25,000 00	25,000 00	25,000 00
50 shares Westside Bank, N. Y.	5,000 00	5,000 00	12,500 00
95 shares National Park Bank, N. Y.	9,500 00	11,750 00	
1,000 United States 5-20 bonds, 1867	1,000 00	1,150 00	
20 shares Lafayette Fire Insurance Company	1,000 00	1,000 00	3,700 00
20 shares Standard Fire Insurance Company	1,000 00	1,000 00	
50 shares Nassau National Bank, N. Y.	5,000 00	5,000 00	
48 shares Fulton Bank, Brooklyn, N. Y.	4,800 00	4,320 00	3,800 00
100 shares Merchants' National Bank, N. Y.	5,000 00	5,700 00	8,000 00
50 shares Metropolitan National Bank, N. Y.	5,000 00	6,000 00	
35 shares Importers' & Traders' National Bank, N. Y.	8,500 00	6,125 00	
35 shares Nassau Bank, Brooklyn, N. Y.	8,500 00	6,125 00	5,358 00
20 shares Home Life Insurance Co., Brooklyn, N. Y.	2,000 00	2,500 00	5,000 00
310 shares Phenix National Bank, N. Y.	6,300 00	5,590 00	
50 shares Second National Bank, N. Y.	5,000 00	10,000 00	
50 shares National Park Bank, N. Y.	5,000 00	6,300 00	5,000 00
10 shares Fulton Bank, Brooklyn, N. Y.	1,000 00	900 00	800 00
5 shares New York National Exchange Bank	500 00	450 00	250 00
191 shares United States Life Insurance Co., N. Y.	9,550 00	14,325 00	9,000 00
10 shares Equitable Life Insurance Company, N. Y.	1,000 00	1,250 00	1,000 00
10 shares Long Island Safe Deposit Co., Brooklyn, N. Y.	1,000 00	500 00	3,000 00
150 shares Government Security Life Ins. Co., N. Y.	1,500 00	1,050 00	
5 shares United States Trust Co., N. Y.	500 00	1,125 00	
225 shares Brooklyn City R. R. Co., Brooklyn, N. Y.	2,250 00	4,050 00	2,350 00
40 shares Broadway Insurance Company, N. Y.	1,000 00	1,500 00	
16 shares Delaware & Hudson Canal Company	1,600 00	1,840 00	
40 shares Safe Deposit Company, N. Y.	1,000 00	1,100 00	2,000 00
50 shares Forty-second & Grand St. Ferry H. R. R. Co., New York	5,000 00	5,500 00	4,300 00
84 shares Citizens' Gas Light Co., Brooklyn, N. Y.	1,630 00	2,520 00	5,000 00
90 shares Manhattan Gas Light Co., N. Y.	4,000 00	7,200 00	
300 shares New York & Harlem R. R. Co.	15,000 00	18,000 00	
50 shares N. Y. Central & Hudson R. R. Co.	5,000 00	5,000 00	3,500 00
11,000 United States 6 per cent bonds, 1881	11,000 00	12,760 00	15,000 00
5,000 United States 5-20 bonds, 1867	5,000 00	5,750 00	
5,000 United States 5-20 bonds, 1865	5,000 00	6,750 00	
10,000 United States 10-40 5 per cent bonds	10,000 00	11,300 00	10,000 00
2,000 United States 5-20 bonds, 1865	2,000 00	2,300 00	2,000 00
2,000 United States 5-20 bonds, 1865	2,000 00	2,300 00	2,000 00
5,000 United States 6 per cent bonds, 1881	5,000 00	5,800 00	5,000 00
1,000 United States 6 per cent bonds, 1881	1,000 00	1,600 00	1,000 00
8,000 Westchester, N. Y., town bonds, 7 per cent, due Aug. 1, 1874	8,000 00	7,600 00	6,500 00
1,000 Brooklyn Public Park 6 per cent bonds	1,000 00	920 00	800 00
18,000 Brooklyn Public Park 7 per cent bonds	18,000 00	12,740 00	9,000 00
Totals (carried out at amount loaned)	\$366,180 00	\$398,770 00	\$322,078 00
Cash in the company's principal office, \$6,881 69; do. in bank, \$136,837 70			143,719 39
Interest due and accrued on collateral loans			8,277 95
Gross premiums in due course of collection			127,727 81
Rents due and accrued			5,500 00
Aggregate amount of all the available assets of the company			\$2,355,987 08
LIABILITIES.			
Amount of unpaid losses (of which \$14,000 are resisted)			\$126,370 79
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less		\$554,974 46	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year		366,952 80	
Amount of reserve on all outstanding risks			921,326 76
Unpaid principal on scrip, \$39,464 00; interest due to scrip-holders, \$13,524 66			42,988 66
Cash dividends declared, due or to become due			1,133 50
Commissions, brokerage, and other charges			25,545 46
Aggregate liabilities (except capital stock)			\$1,117,968 17
Surplus as regards policy-holders		\$1,187,978 91	
Capital stock		1,000,000 00	
Surplus over capital		\$187,978 91	

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,888,900 58
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	199,996 28
Net amount of cash actually received during the year for premiums.....	\$1,688,904 35
Interest received during the year on bonds and mortgages.....	81,727 28
Interest and dividends received on bonds and stocks, and from all other sources.....	49,025 48
Income from all other sources, viz.: rents, \$30,524 40; premium on gold, \$2,098 55.....	82,617 95
Aggregate cash income during the year.....	\$1,740,974 96

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$1,024,956 65
Deduct amounts actually received during the year for salvages, \$508 25; re-insurances, \$46,612 79.....	47,116 04
Net amount paid during the year for losses.....	\$977,840 61
Cash dividends actually paid during the year.....	85,591 00
Interest paid to scrip-holders during the year.....	1,047 86
Scrip, or certificates of profits redeemed in cash.....	4,082 00
Paid or allowed during the year for commissions and brokerage.....	256,954 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	184,650 68
Paid during the year for State, national, and local taxes, in this and other States.....	81,454 80
Advertising, printing, stationery, etc., etc.....	129,788 71
Aggregate cash expenditures during the year.....	\$1,651,804 59

MINCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$192,429,698	\$1,543,676 64
Written during the year.....	220,195,289	1,687,542 89
Total.....	\$412,624,987	\$3,231,219 08
Deduct expirations.....	217,062,409	1,578,488 25
In force at the end of the year.....	\$195,562,578	\$1,662,738 78
Deduct amount re-insured.....	2,308,969	20,062 47
Net amount in force.....	\$193,253,619	\$1,642,676 31
In force, not more than one year to run.....	\$147,296,291	\$1,109,948 92
More than one and not more than three years to run.....	86,478,459	802,816 55
More than three years to run.....	9,428,759	120,407 51
Net amount in force December 31, 1873.....	\$198,298,619	\$1,662,728 81

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$6,862,788 00
Premiums received.....	77,415 04
Losses paid on risks taken.....	70,551 78
Total losses incurred during the year in the State of Michigan, \$67,049 71.	

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

RHODE ISLAND.

HOME OFFICE, PROVIDENCE.

[Incorporated May, 1859; commenced business September, 1860.]

THOMAS G. TURNER, *President.*FRED. W. ARNOLD, *Secretary.*

Attorney for Michigan, WM. S. TALMAN, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate \$70,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Old National Bank of Providence stock.....	\$50,000 00	\$52,500 00	
National Bank of Commerce, Providence, stock.....	25,000 00	25,000 00	
American National Bank of Providence stock.....	10,000 00	10,800 00	
Manufacturers' National Bank of Providence stock.....	10,000 00	12,000 00	
Rhode Island National Bank of Providence stock.....	5,000 00	5,000 00	
Third National Bank of Providence stock.....	8,000 00	8,750 00	
Fourth National Bank of Providence stock.....	10,000 00	12,500 00	
Union Bank of Providence stock.....	5,000 00	5,000 00	
Butchers' & Traders' Bank of Providence stock.....	5,000 00	4,500 00	
First National Bank of Warren stock.....	10,000 00	11,400 00	
City of Jersey City bonds.....	10,000 00	9,800 00	
City of Elizabeth, N. J., bonds.....	25,000 00	28,250 00	
Michigan Central Railroad bonds.....	10,000 00	9,800 00	
Massachusetts "Back Bay" bonds.....	11,555 84	10,000 00	
Totals (carried out at market value).....	\$189,555 84	\$204,300 00	204,300 00
Cash in the company's principal office, \$488 28; do in bank, \$4,886 90.....			5,375 18
Gross premiums in due course of collection.....			18,968 75
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....			50 00
Rents due and accrued.....			316 00
Items not allowed as available assets:			
Bills receivable past due.....		\$923 72	

Aggregate amount of all the available assets of the company..... \$228,974 06

LIABILITIES.

Amount of unpaid losses (of which \$1,025 00 are restated).....	\$12,351 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$48,019 18
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	18,658 82
Re-insurance reserve at 100 per cent on unexpired inland and marine risks.....	2,080 84
Amount of reserve on all outstanding risks.....	68,766 84
Cash dividends declared, due or to become due.....	188 50
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,500 00
Commissions, brokerage, and taxes.....	2,500 00

Aggregate liabilities (except capital stock).....	\$80,245 34
Surplus as regards policy-holders.....	\$213,781 59
Capital stock.....	200,000 00
Surplus over capital.....	\$13,781 59

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$128,780 44	\$9,128 29	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,706 48	1,125 44	
Net amount of cash actually received during the year for premiums....	\$106,074 01	\$7,997 85	\$114,021 86
Interest and dividends received on bonds and stocks, and from all other sources.....			15,108 85
Income from rents.....			8,961 71
Received for calls on capital, \$140,000 00.....			
Aggregate cash income during the year.....			\$133,087 42

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$351,912 10	\$19,978 68	
Deduct amounts actually received during the year for salvages \$12 05; re-insurances \$2,907 89.....	718 88	2,201 06	
Net amount paid during the year for losses (of which \$316,867 00 belonged to prior years).....	\$351,198 22	\$17,777 57	\$368,970 79
Cash dividends actually paid during the year.....			9,066 50
Paid or allowed during the year for commissions and brokerage.....			15,236 77
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			21,294 11
Paid during the year for State, national, and local taxes in this and other States.....			4,526 45
Aggregate cash expenditures during the year.....			\$419,984 62

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1872.....	\$2,867,899 18	\$106,484 01	\$319,889 01	\$3,975 24
Written during the year.....	8,668,851 86	128,780 44	1,174,188 99	9,445 85
Total.....	\$17,086,245 04	\$230,164 45	\$1,494,028 00	\$17,820 59

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations.....	\$2,324,327 96	\$101,644 45	\$1,387,423 00	\$15,745 00
In force at the end of the year.....	\$3,309,417 08	\$123,520 00	\$104,521 00	\$2,075 59
Deduct amount re-insured.....	82,358 09	723 95	2,075 00	44 75
Net amount in force.....	\$3,127,059 08	\$127,796 05	\$104,521 00	\$2,080 84
In force, not more than one year to run.....	\$3,472,788 08	\$102,618 59	-----	-----
More than one and not more than three years to run..	1,295,475 00	19,523 49	-----	-----
More than three years to run.....	867,301 00	5,658 97	-----	-----
Net amount in force December 31, 1873.....	\$3,127,059 08	\$127,796 05	\$104,521 00	\$2,080 84

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>
Fire, marine, and inland risks taken.....	-----	\$90,780 00
Premiums received.....	-----	946 21
Losses paid on risks taken.....	-----	None.
Total losses incurred during the year in the State of Michigan. None.	-----	None.

* EXCHANGE FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 179 BROADWAY, N. Y.

[Incorporated April 9, 1853; commenced business May, 1853.]

RICHARD C. COMBES, *President*. GEO. W. MONTGOMERY, *Secretary*.
 Attorney for Michigan, J. G. ESWIN, of Detroit.

CAPITAL.

Capital stock paid..... \$200,010 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$123,450 00
Interest due, \$1,314 25, and accrued, \$1,556 88, on said mortgage loans; total.....	2,711 03
Value of lands mortgaged.....	\$200,000 00
Buildings (insured for \$182,052 00).....	159,500 00
Total value of mortgaged premises.....	\$359,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

U. S. bonds..... \$100,000 00 \$116,000 00 116,000 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Lented Thereon.</i>
Brooklyn water loan bonds.....	\$1,000 00	\$325 00	\$300 00
United States bonds.....	500 00	580 00	500 00
United States bonds.....	2,000 00	2,160 00	2,000 00
Long Dock bonds.....	5,000 00	4,600 00	2,000 00
St. Nicholas Fire Ins. Co. stock.....	1,775 00	1,420 00	700 00
Eric fourth mortgage bonds.....	4,000 00	3,800 00	2,500 00
Commercial Fire Ins. Co. stock.....	500 00	500 00	350 00
National Mechanics' Banking Association stock.....	3,750 00	4,125 00	3,700 00
Manhattan Life Ins. Co. stock.....	1,500 00	7,500 00	2,000 00
Pacific, Chicago & Rock Island R. R. Co. stock.....	10,000 00	10,600 00	1,500 00
Rutger's Fire Ins. Co. stock.....	1,500 00	2,100 00	1,500 00
Manhattan Life Ins. Co. stock.....	150 00	750 00	350 00
Harlem Gas Light Co. stock.....	1,500 00	2,250 00	-----
German American Bank stock.....	1,000 00	800 00	2,000 00
Brewers' & Malsters' Ins. Co. stock.....	500 00	875 00	250 00
Rutger's Fire Ins. Co. stock.....	2,000 00	2,800 00	-----
New York Equitable Ins. Co. stock.....	1,500 00	2,250 00	-----
Citizens' Bank stock.....	500 00	750 00	5,000 00
Oriental Bank stock.....	700 00	1,050 00	-----

* Authority refused on this statement under the provisions of "Act No. 149, of 1873."

	Par Value.	Market Value.	Am't Loaned Thereon.
Harlem Gas Light Co. stock.....	\$2,950 00	\$4,425 00	
Peter Cooper Fire Ins. Co. stock.....	500 00	750 00	\$5,000 00
Broadway Fire Ins. Co. stock.....	875 00	750 00	
Dry Dock, E. Broadway & Battery R. R. Co. stock.....	2,000 00	1,000 00	
Irving Bank stock.....	1,000 00	1,250 00	1,600 00
Brooklyn & Jamaica R. R. Co. bond.....	1,000 00	800 00	850 00
Bank of the State of New York stock.....	1,000 00	1,000 00	730 00
Continental Ins. Co. stock.....	2,000 00	2,000 00	1,800 00
Totals (carried out at amount loaned).....	\$50,200 00	\$60,790 00	\$38,920 00
Cash in the company's principal office, \$3,561 90; do. in bank, \$16,081 74.....			19,643 64
Interest due and accrued on collateral loans.....			895 78
Gross premiums in due course of collection.....			18,498 84
Rents due and accrued.....			541 66
Aggregate amount of all the available assets of the company.....			\$325,215 97

LIABILITIES.

Amount of unpaid losses (of which \$10,000 00 are resisted).....		\$12,700 00
* Re-insurance reserve at 100 per cent of premiums on risks not terminated.....	\$159,238 63	
Re-insurance at 100 per cent on all unexpired inland navigation risks.....	416 00	
Amount of reserve on all outstanding risks.....		158,644 63
Cash dividends declared, due or to become due.....		1,190 70
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,737 50
Aggregate liabilities (except capital stock).....		\$174,273 83
Surplus as regards policy-holders.....	\$150,948 15	
Capital stock.....	200,010 00	
Impairment of capital.....	\$49,066 85—24.5 per ct.	

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$287,736 45		
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	32,181 73		
Net amount of cash actually received during the year for premiums.....	\$215,604 73	\$905 00	\$216,409 73
Interest received during the year on bonds and mortgages.....			10,474 98
Interest and dividends received on bonds and stocks, and from all other sources.....			7,719 14
Income from rents.....			2,979 13
Aggregate cash income during the year.....			\$227,593 96

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$129,697 75	\$360 00	
Deduct amounts actually received during the year for salvages, \$1,978 99.....	1,978 99		
Net amount paid during the year for losses (of which \$26,570 60 belonged to prior years).....	\$127,718 86	\$260 00	\$127,978 86
Cash dividends actually paid during the year.....			20,001 00
Paid or allowed during the year for commissions and brokerage.....			27,430 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			16,700 00
Paid during the year for State, national, and local taxes, in this and other States.....			5,585 49
Office rent, office and agency expenses, advertising, printing, etc.,.....			18,004 24
Aggregate cash expenditures during the year.....			\$215,650 04

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1872.....	\$12,993,973	\$167,508 14	15,400	700 00
Written during the year.....	26,875,230	215,604 73	21,100	905 00
Total.....	\$40,869,203	\$383,112 87	\$36,500	\$1,605 00
Deduct expirations.....	18,491,704	224,884 25	26,100	1,099 00
In force at the end of the year.....	\$22,377,499	\$158,228 62	\$10,400	\$416 00
Deduct amount re-insured.....	84,475	618 13		
Net amount in force.....	\$22,293,024	\$157,610 50	\$10,400	416 00

* Act No. 149, of 1873, provides that when the re-insurance reserve computed at "fifty per cent of the premiums received on all unexpired risks that have less than one year to run, and a *pro rata* of all premiums received on risks that have more than one year to run * is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks."

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force, not more than one year to run.....	\$21,588,500	\$151,087 64	\$10,400	\$416 00
More than one and not more than three years to run.....	447,216	4,903 27		
More than three years to run.....	841,188	2,823 71		
Net amount in force December 31, 1878.....	\$22,876,849	\$158,228 62	\$10,400	\$416 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$263,025 00
Premiums received.....	8,981 28
Losses paid on risks taken.....	5,099 28
Total losses incurred during the year in the State of Michigan, \$5,099 28.	

FAIRFIELD COUNTY FIRE INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, SOUTH NORWALK.

[Incorporated July 1869; commenced business May 1, 1870.]

WINFIELD S. HANFORD, *President.* HENRY R. TURNER, *Secretary.*
Attorney for Michigan, WILLIAM P. INNES, of Grand Rapids.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real Estate.....	\$38,700 00
Loans on bond and mortgage of real estate (first liens) of which \$5,000 00 is in process of foreclosure.....	168,900 00
Interest due, \$4,801 02, and accrued, \$923 15 on said mortgage loans; total.....	5,129 17
Value of lands mortgaged.....	\$182,450 00
Buildings (insured for \$106,700 00).....	907,225 00
Total value of mortgaged premises.....	\$389,675 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Norwalk township war bonds.....	\$3,000 00	\$3,000 00	
Fairfield county bonds.....	20,000 00	20,000 00	
Totals (carried out at market value).....	\$23,000 00	\$23,000 00	23,000 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Manufacturers' & Merchants' Bank, N. Y., stock.....	\$5,000 00	\$4,500 00	\$4,500 00	
Norwalk Lock Co. stock.....	1,200 00	1,300 00	2,250 00	
National Bank of Norwalk stock.....	1,200 00	1,260 00		
Norwalk Iron Works stock.....	2,000 00	1,200 00	1,000 00	
First National Bank of Norwalk stock.....	1,000 00	1,100 00	1,000 00	
National Trust Company, N. Y., stock.....	1,000 00	1,000 00		
Norwalk Steam Freighting Co., stock.....	650 00	487 50	1,250 00	
World Mutual Life Insurance Co., stock.....	1,000 00	500 00		
Norwalk Iron Works stock.....	5,000 00	3,000 00	2,844 00	
Relief Fire Insurance Co. stock.....	750 00	600 00		
Norwalk Steam Freighting Co. stock.....	1,700 00	1,275 00	541 00	
Broadway & 7th Av. R. R. Co. stock.....	2,500 00	2,000 00	2,850 00	
Chicago & Alton R. R. Co. script.....	700 00	700 00		
Cameron Coal Co. bonds.....	2,500 00	2,500 00	2,000 00	
New Jersey & Midland County R. R. Co. bonds.....	500 00	400 00	450 00	
Paid policy Mutual Life Insurance Co.....	10,500 00	10,500 00	1,300 00	
Totals (carried out at amount loaned).....	\$37,200 00	\$32,322 50	\$19,385 00	19,385 00
Loans made by company other than above, on trust deed on house and lot in Chicago.....				1,523 23
Cash in the company's principal office, \$5,076 00; do in bank, \$30,068 43.....				35,140 13

Interest due and accrued on stocks, not included in "market value".....	\$74 04
Interest due and accrued on collateral loans.....	154 49
Gross premiums in due course of collection.....	22,710 02
Due from stockholders for taxes paid to the State on stock, \$300 88; rents due and accrued, \$250 00.....	510 88
Items not allowed as available assets:	
Demand loan to South Norwalk Union School District.....	\$2,500 00
Office furniture and sales.....	2,000 00
	\$11,800 00

Aggregate amount of all the available assets of the company..... \$200,825 41

LIABILITIES.

Amount of unpaid losses.....	\$4,788 00
Re-insurance reserve at 60 per cent of premiums on fire risks running one year or less.....	\$66,758 06
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	7,349 74
Amount of reserve on all outstanding risks.....	\$74,007 80
Due and accrued for salaries, rent, advertising, or agency expenses.....	150 00
Commissions, brokerage, etc.....	8,005 26
Aggregate liabilities (except capital stock).....	\$82,008 06
Surplus as regards policy-holders.....	218,817 85
Capital stock.....	200,000 00
Surplus over capital.....	\$18,817 85

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$191,866 15
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	24,154 00
Net amount of cash actually received during the year for premiums.....	\$167,712 15
Interest received during the year on bonds and mortgages.....	9,640 56
Interest and dividends received on bonds and stocks, and from all other sources.....	5,173 93
Income from all other sources, viz: rents, \$1,812 00; brokerages, \$2,967 00.....	4,809 00
Received for calls for increased capital.....	\$50,000 00
Aggregate cash income during the year.....	\$196,706 21

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$150,577 21
Deduct amounts actually received during the year for salvages and re-insurances.....	6,116 01
Net amount paid during the year for losses (of which \$72,040 06 belonged to prior years).....	\$149,461 20
Cash dividends actually paid during the year.....	10,000 00
Paid or allowed during the year for commissions and brokerage.....	27,298 56
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	8,196 88
Paid during the year for State, national, and local taxes, in this and other States.....	4,861 82
Printing, advertising, and other expenses.....	6,506 84
Aggregate cash expenditures during the year.....	\$206,326 00

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$11,758,406 04	\$146,111 66	
Written during the year.....	14,121,147 81	191,866 15	
Total.....	\$25,879,553 85	\$387,477 81	
Deduct expirations.....	14,879,728 00	186,068 97	
In force at the end of the year.....	\$10,999,825 85	\$153,394 84	
Deduct amount re-insured.....	240,123 25	4,379 84	
Net amount in force.....	\$10,659,668 10	\$149,015 00	
In force, not more than one year to run.....	\$9,544,704 10	\$123,516 12	
More than one and not more than three years to run.....	768,150 00	9,110 40	
More than three years to run.....	346,809 00	5,388 48	
Net amount in force December 31, 1873.....	\$10,659,668 10	\$149,015 00	

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$184,351 00
Premiums received.....	8,309 80
Losses paid on risks taken.....	594 71
Total losses incurred during the year in the State of Michigan, \$8,073 53.....	

FIRE ASSOCIATION OF PHILADELPHIA,

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

[Incorporated March 27, 1890; commenced business March 27, 1890.]

WM. T. BUTLER, *President*.JACOB H. LEX, *Secretary*.

Attorney for Michigan, C. B. HERRARD, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Real estate.....		\$55,990 70
Loans on bond and mortgage of real estate (first liens).....		1,804,601 85
Loans on bond and mortgage upon which more than one year's interest is due.....		11,898 09
Interest due, \$2,128 20, and accrued \$68 85, on said mortgage loans; total.....		2,197 05
Value of lands mortgaged.....	\$1,445,888 00	
Buildings (insured for \$1,827,450 00).....	2,991,767 00	
Total value of mortgaged premises.....	\$4,827,650 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United-States bonds.....	\$250,000 00	\$287,500 00	
Philadelphia city loan.....	200,000 00	208,300 00	
Philadelphia city warrants.....	45,800 27	44,807 27	
Pennsylvania State loan.....	42,000 00	42,473 00	
Pennsylvania R. R. stock.....	50,000 00	48,000 00	
Pennsylvania R. R. scrip.....	2,500 00	2,350 00	
Pittsburgh city bonds.....	25,000 00	25,000 00	
Lehigh Valley R. R. bonds.....	10,000 00	10,400 00	
Masonic temple loan.....	10,000 00	10,000 00	
Totals (carried out at market value).....	\$685,300 27	\$674,119 27	674,119 27
Cash in the company's principal office, \$11,258 24; do. in bank, \$105,492 50.....			116,745 74
Gross premiums in due course of collection.....			120,085 64
Items not admitted as available assets:			
Company's own stock.....		\$55,245 00	
Aggregate amount of all the available assets of the company.....			\$2,564,989 75

LIABILITIES.

Amount of unpaid losses (of which \$1,350 00 are resisted).....		\$33,080 93
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$281,994 88	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	37,900 83	
Amount of reserve required to re-insure all outstanding risks.....		419,894 71
Reclaimable by insured on perpetual policies.....		1,518,347 79
Cash dividends declared, due or to become due.....		1,741 14
Due and accrued for salaries, rent, advertising, or agency expenses.....		429 24
Taxes and assessments, \$1,155 60; commissions and other charges due and to become due, \$29,885 56; return premiums, \$7,147 50; re-insurance premiums, \$399 60.....		83,088 28
Aggregate liabilities (except capital stock).....		\$2,005,832 09
Surplus as regards policy holders.....	\$279,557 66	
Capital stock.....	500,000 00	
Surplus over capital.....	\$79,557 66	

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$680,177 12	
Deduct amount paid for re-insurance, for rebate, abatement, and return premium.....	71,811 85	
Net amount of cash actually received during the year for premiums.....		\$608,365 27
Interest received during the year on bonds and mortgages.....		112,888 88
Interest and dividends received on bonds and stocks, and from all other sources.....		114,568 16
Income from all other sources, viz., rents, \$52 00; State tax on mortgages, \$4,568 24; surveys and policy fees, \$4,217 24; transfer, \$2,906 50.....		11,707 98
Deposit premiums received on perpetual fire risks.....	\$102,026 01	
Aggregate cash income during the year.....		\$1,047,800 74

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$185,840 61
Cash dividends actually paid during the year.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	166,288 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	81,148 81
Paid during the year for State, national, and local taxes, in this and other States.....	20,480 62
Printing, advertising, and incidentals, \$14,464 86; repairs, \$967 09.....	15,411 45
Aggregate cash expenditures during the year.....	\$459,189 81

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$71,870,698 20	\$1,569,724 55
Written during the year.....	60,898,281 19	890,177 12
Total.....	\$131,768,979 39	\$2,449,901 67
Deduct expirations.....	11,279,825 80	109,497 90
In force at the end of the year.....	\$120,489,158 59	\$2,340,408 77
Deduct amount re-insured.....	795,485 08	18,815 70
Net amount in force.....	\$119,693,668 51	\$2,327,068 07
In force, not more than one year to run.....	\$54,908,567 86	\$708,998 76
More than one and not more than three years to run.....	2,002,102 69	29,961 24
More than three years to run.....	1,789,409 00	88,206 98
Perpetual risks in force and interest premiums.....	61,779,274 04	1,518,247 79
Net amount in force Dec. 31, 1873.....	\$120,489,158 59	\$2,340,408 77

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i> \$655,925 00
Premiums received.....	14,451 67
Losses paid on risks taken.....	2,708 58
Total losses incurred during the year in the State of Michigan, \$3,892 00.	

FIREMANS' FUND INSURANCE COMPANY,

CALIFORNIA.

HOME OFFICE, SAN FRANCISCO.

[Incorporated May 13, 1863; commenced business June 18, 1863.]
 DAVID J. STAPLES, *President.* GEO. D. DORNIN, *Secretary.*

Attorney for Michigan, J. J. CLARK, of Detroit.

[Reported on a gold basis.]

CAPITAL.

Capital Stock, paid..... \$300,000 00.

ASSETS.

Real estate.....	\$165,000 00
Loans on bond and mortgage of real estate (first liens).....	186,961 10
Interest due, \$1,888 89, and accrued, \$1,230 02, on said mortgage loans: total.....	2,806 91
Value of lands mortgaged.....	\$242,100 00
Buildings (insured for \$55,000 00).....	
Total value of mortgaged premises.....	\$242,100 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$110,000 00	\$118,804 03	118,804 03

**STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.**

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Merchants' M. M. Insurance Co.	\$5,000 00	\$5,000 00	\$4,000 00	
San Francisco Gas Light Co.	50,000 00	84,500 00	10,000 00	
Totals (carried out at amount loaned)	\$55,000 00	\$89,500 00	\$14,000 00	\$14,000 00
Cash in the company's principal office, \$24,515 57; do. in bank, \$24,211 69				48,527 26
Interest due and accrued on collateral loans				40 40
Net premiums in due course of collection				49,412 17
Bills receivable, not matured, taken for fire, marine, or inland risks				16,245 58
Salvage property on losses already paid, \$12,555 81; California Ins. Union, \$12,000 99; taxes paid on property mortgaged, \$1,804 81				26,160 61
Items not admitted as available assets:				
Approved securities, \$5,189 55; State of Virginia certificates, \$289 40			\$5,879 25	
Furniture, \$4,598 11; suspense account, \$600 00			4,998 11	
			\$10,877 36	
Aggregate amount of all the available assets of the company				\$572,259 66

LIABILITIES.

Amount of unpaid losses (of which \$3,597 96 are resisted)	\$32,598 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less	\$181,772 10
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	6,458 88
Re-insurance reserve at 100 per cent on inland navigation and marine risks	45,751 24
Amount of reserve on all outstanding risks	238,975 67
Cash dividends declared, due or to become due	771 92
Individual accounts	848 60
Aggregate liabilities except capital stock	\$258,189 19
Surplus as regards policy holders	\$514,070 47
Capital stock	800,000 00
Surplus over capital	\$14,070 47

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums	\$522,581 06	\$111,528 72	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	54,068 56	21,675 88	
Net amount of cash actually received during the year for premiums	\$468,462 50	\$89,852 89	\$558,315 39
Interest received during the year on bonds and mortgages, and bills receivable			19,817 00
Interest and dividends received on bonds and stocks, and from all other sources			9,900 00
Income from all other sources, viz.: rents, \$15,368 60; taxes on policies, \$361 26			16,109 76
Bills and notes received for premiums unpaid		\$16,245 58	
Aggregate cash income during the year			\$608,642 15

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses	\$366,452 81	\$24,982 58	
Deduct amounts actually received during the year for salvage, \$11,567 48; re-insurances, \$38,277 60	49,048 26	1,098 76	
Net amount paid during the year for losses (of which \$45,514 00 be- longed to prior years)	\$317,409 55	\$23,883 82	\$341,293 37
Cash dividends actually paid during the year			17,489 88
Paid or allowed during the year for commissions and brokerage			77,678 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees			35,064 60
Paid during the year for State, national, and local taxes in this and other States			9,925 75
Interest paid on borrowed money			3,619 49
Expenses of agencies			68,965 18
Bills payable, Boston losses due January and February		\$78,750 00	
Aggregate cash expenditures during the year			\$554,880 26

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872	\$25,141,894	\$396,570 48	\$781,042	\$35,918 80
Written during the year	85,047,984	618,907 15	4,487,840	118,889 94
Total	\$58,189,878	\$355,567 63	\$5,218,982	\$151,801 24
Deduct expirations	83,935,997	441,456 09	4,258,922	102,624 05
In force at the end of the year	\$24,253,881	\$414,111 49	\$960,560	\$48,677 19

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
Deduct amount re-insured.....	\$2,479,804	\$41,944 92	\$54,950	\$2,924 85
Net amount in force.....	\$21,774,577	\$372,866 57	\$905,610	\$45,752 84
In force, not more than one year to run.....	\$21,185,154	\$366,541 21	-----	-----
More than one and not more than three years to run..	499,180	7,466 80	-----	-----
More than three years to run.....	119,243	1,858 56	-----	-----
Net amount in force December 31, 1873.....	\$21,774,577	\$372,866 57	\$905,610	\$45,752 84

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire risks taken.....	\$462,790 00
Premiums received.....	7,632 18
Losses paid on risks taken.....	8,905 00
Total losses incurred during the year in the State of Michigan, \$8,905 00.	

FRANKLIN FIRE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

[Incorporated April 22, 1829; commenced business June, 1829.]

ALFRED G. BAKER, *President.*THEODORE M. REGER, *Secretary.*

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Capital stock paid..... \$400,000 00.

ASSETS.

Real estate.....	\$105,000 00
Loans on bond and mortgage of real estate (first liens).....	2,522,818 45
Interest due, \$1,912 18, and accrued, \$37,719 09 on said mortgage loans.....	39,621 22

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$99,000 00	\$113,672 50	
Philadelphia city bonds.....	80,000 00	80,412 50	
Cincinnati city bonds.....	4,000 00	4,140 00	
American Steamship Co. stock.....	10,000 00	7,090 00	
Alabama State bonds.....	10,000 00	6,000 00	
City of Pittsburgh bonds.....	10,000 00	10,100 00	
Mississippi State warrants.....	15,000 00	12,750 00	
Commercial National Bank stock.....	5,000 00	4,900 00	
Insurance Company of North America stock.....	1,500 00	4,275 00	
Continental Hotel Co. stock.....	1,400 00	1,440 00	
Totals (carried out at market value).....	\$186,100 00	\$196,690 00	196,690 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
United States bonds.....	\$19,500 00	\$22,885 00	\$18,900 00
Pennsylvania R. R. first mortgage bonds.....	4,000 00	4,000 00	3,000 00
Lehigh Valley R. R. mortgage bonds.....	1,000 00	950 00	200 00
North Pennsylvania R. R. Co. stock.....	500 00	550 00	2,200 00
Hestonville, M. & F. R. R. Co. stock.....	5,000 00	2,150 00	1,500 00
Hestonville, M. & F. R. R. Co. stock.....	5,000 00	2,150 00	1,500 00
Pennsylvania R. R. Co. stock.....	1,800 00	1,755 00	900 00
Pennsylvania R. R. Co. stock.....	1,750 00	1,706 25	1,500 00
Camden & Amboy R. R. Co. stock.....	1,500 00	1,740 00	1,500 00
Camden & Amboy R. R. Co. stock.....	1,000 00	1,180 00	1,000 00
Lehigh Valley R. R. Co. stock.....	1,700 00	1,980 00	1,500 00
Commercial National Bank stock.....	1,750 00	2,190 00	1,450 00
Totals (carried out at amount loaned).....	\$44,500 00	\$42,635 25	\$38,650 00

Cash in the company's principal office, \$182,718 51; do. in bank, \$36,668 70.....	\$219,387 21
Interest due and accrued on stocks, not included in "market value".....	800 00
Interest due and accrued on collateral loans.....	444 88
Premiums in due course of collection.....	78,781 15
Re-insurance deposit premiums.....	1,781 25

Aggregate amount of all the available assets of the company..... \$2,200,718 61

LIABILITIES.

Amount of unpaid losses (of which \$8,500 00 are resisted).....	\$72,275 76
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$641,224 87
Re-insurance reserve at 100 per cent on fire risks running more than one year.....	889,438 95

Amount of reserve on all outstanding risks.....	960,448 83
Reclaimable by insured on perpetual policies.....	1,399,964 46
Money on deposit by directors.....	200,000 00
All other indebtedness.....	12,081 75

Aggregate liabilities (except capital stock).....	\$2,664,970 29
Surplus as regards policy-holders.....	\$585,948 83
Capital stock.....	400,000 00
Surplus over capital.....	\$185,948 83

INCOME.

On Fire Risks.

Gross amount of cash received during the year, for premiums.....	\$1,585,649 94
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	189,161 25
Net amount of cash actually received during the year for premiums.....	\$1,397,488 69
Interest received during the year on bonds and mortgages.....	164,189 09
Interest and dividends received on bonds and stocks, and from all other sources.....	19,911 84
Income from all other sources, viz., rents, \$40 00; surveys, \$1,608 00.....	1,648 00

Aggregate cash income during the year..... \$1,588,297 98

EXPENDITURES.

On Fire Risks.

Gross amount actually paid during the year for losses.....	\$1,187,879 23
Deduct amounts actually received during the year for salvages and re-insurances.....	28,145 78
Net amount paid during the year for fire losses.....	\$1,165,588 54
Cash dividends actually paid during the year.....	197,786 00
Paid or allowed during the year for commissions and brokerage.....	244,951 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	115,640 94
Paid during the year for State, national, and local taxes, in this and other States.....	51,898 14
Miscellaneous, \$17,011 17; stamps, \$114 71; loss expenses, \$10,658 87; surveyors, \$2,486 90; premium on gold dividend, \$18,068 16; agency expenses, \$32,015 28.....	140,924 44
Deposit premium returned on perpetual fire risks.....	\$90,411 63

Aggregate cash expenditures during the year..... \$1,844,976 20

MISCELLANEOUS.

*Risks and Premiums.**Fire Risks.**Premiums Thereon.*

In force December 31, 1872.....	\$148,331,304 56	\$2,904,689 85
Written during the year.....	105,373,008 83	1,561,107 83
Total.....	\$253,604,313 41	\$4,567,797 68
Deduct expirations.....	56,778,648 98	1,406,043 94
In force at the end of the year.....	\$197,825,664 43	\$3,161,754 74
Net amount in force.....	\$191,691,884 48	\$3,161,754 74
In force, not more than one year to run.....	\$82,750,098 44	\$1,289,448 75
More than one and not more than three years to run.....	92,864,326 50	894,840 54
More than three years to run.....	8,898,246 64	148,471 99
Perpetual risks in force and interest premiums.....	77,885,041 20	1,899,984 46
Net amount in force Dec. 31, 1878.....	\$191,691,884 48	\$3,161,754 74

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire Risks.

Fire, marine, and inland risks taken.....	\$3,952,047 00
Premiums received.....	67,893 87
Losses paid on risks taken.....	85,541 98
Total losses incurred during the year in the State of Michigan, \$88,914 00.	

* GERMAN INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, ERIE.

[Incorporated February 27, 1867; commenced business February 28, 1868.]

M. SCHLAUDECKER, *President*. J. EICHENLAUB, Jr., *Secretary*.
Attorney for Michigan, S. W. WRIGHT, of Lansing.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$128,222 17
Interest due, \$7,954 50, and accrued, \$106 00 on said mortgage loans; total.....	8,060 50
Value of lands mortgaged.....	\$514,200 00
Buildings (insured for \$32,400).....	98,800 00
Total value of mortgaged premises.....	\$612,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
City of Erie bonds.....	\$22,000 00	\$19,800 00	
City of Erie water-works bonds.....	10,000 00	9,000 00	
Totals (carried out at market value).....	\$32,000 00	\$28,800 00	28,800 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
German Savings Institution stock.....	\$5,000 00	\$5,000 00	\$2,950 00	
City of Erie water bonds.....	15,000 00	18,000 00	7,570 00	
Borough of Conneautville, Pa., bonds.....	2,000 00	2,100 00	1,514 00	
Totals (carried out at amount loaned).....	\$22,000 00	\$25,000 00	\$11,884 00	11,884 00
Cash deposited in German Savings Institution.....				100,922 71
Interest due and accrued on stocks, not included in "market value".....				504 00
Interest due and accrued on collateral loans.....				781 52
Gross premiums in due course of collection.....				78,546 59
Bills receivable not matured, taken for fire, marine, or inland risks.....				96 60
Rents due and accrued, \$112 50; due from other companies for re-insurance on losses already paid, \$909 81.....				1,064 81
Items not admitted as available assets:				
Loan on judgment.....			\$2,400 00	
Bills receivable.....			1,088 78	
Bills receivable past due.....			824 97	
			\$1,988 75	
Aggregate amount of all the available assets of the company.....				\$257,562 96

LIABILITIES.

Amount of unpaid losses (of which \$3,000 are resisted).....	\$72,008 76
Deduct re-insurance thereon.....	5,450 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$150,256 09
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	12,176 20
Amount of reserve on all outstanding risks.....	162,334 29
Commissions, brokerage, and other charges due and to become due.....	6,486 02
Aggregate liabilities (except capital stock).....	\$225,689 07
Surplus as regards policy-holders.....	\$131,922 88
Capital stock.....	200,000 00
Impairment of capital.....	\$78,076 17—39 76-100 per cent.

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$560,786 10
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums....	172,422 90

* Authority refused on this Statement on account of impairment of capital. See Supplemental Statement, page 91.

Net amount of cash actually received during the year for premiums.....	\$389,868 20
Interest received during the year on bonds and mortgages.....	9,216 22
Interest and dividends received on bonds and stocks, and from all other sources.....	8,628 00
Aggregate cash income during the year.....	\$401,907 42

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$287,218 25
Deduct amounts actually received during the year for salvages, \$8,612 02; re-insurances, \$38,655 41.....	87,367 48
Net amount paid during the year for losses (of which \$64,790 67 belonged to prior years).....	\$249,945 89
Cash dividends actually paid during the year.....	40,000 00
Paid or allowed during the year for commissions and brokerage.....	80,428 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,111 02
Paid during the year for State, national, and local taxes, in this and other States.....	10,102 18
Advertising and miscellaneous expenses.....	6,564 82
Aggregate cash expenditures during the year.....	\$393,151 94

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$11,684,502	\$200,844 40
Written during the year.....	28,711,820	540,786 10
Total.....	\$40,396,322	\$741,180 50
Deduct expirations.....	18,205,860	817,767 80
In force at the end of the year.....	\$22,190,472	\$428,868 20
Deduct amount re-insured.....	5,600,614	98,887 02
Net amount in force.....	\$16,589,858	\$324,476 18
In force, not more than one year to run.....	\$15,049,275	\$300,716 18
More than one and not more than three years to run.....	1,840,873	19,589 50
More than three years to run.....	200,211	4,320 50
Net amount in force December 31, 1873.....	\$16,589,858	\$324,476 18

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$756,426 08
Premiums received.....	19,111 98
Losses paid on risks taken.....	7,267 26
Total losses incurred during the year in the State of Michigan, \$10,025 67.	

* SUPPLEMENTAL STATEMENT

OF THE

GERMAN INSURANCE COMPANY,

OF ERIE, PA.,

On the second day of April, A. D. 1874, made to the Commissioner of Insurance of the State of Michigan, pursuant to the laws of said State.

CAPITAL.

Whole amount of capital actually paid up in cash..... \$200,000 00.

ASSETS.

Loans on bond and mortgage (first liens).....	\$250,147 68
Interest due, \$1,859 88, and accrued, \$1,856 88, on said mortgage loans.....	8,215 71

* Authorized on this Statement April 18, 1874.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
100 shares German Savings Bank.....	\$10,000 00	\$10,000 00	
42 bonds city of Erie.....	\$2,000 00	18,700 00	
10 Water Works bonds, city of Erie.....	10,000 00	8,500 00	
Totals (carried out at market value).....	\$42,000 00	\$37,200 00	\$37,200 00

LOANS ON COLLATERALS (EXCEPT MORTGAGES).

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>	
450 shares German Savings Bank.....	\$45,000 00	\$45,000 00	\$7,982 87	
50 shares Erie Boot and Shoe Manufacturing Company..	5,000 00	5,000 00	3,474 14	
20 shares D. & F. Pipe Organ Manufacturing Company..	2,000 00	2,000 00	1,761 18	
10 Water Works bonds, city of Erie.....	10,000 00	9,800 00	7,870 00	
3 bonds borough of Conneautville.....	2,000 00	2,200 00	1,514 00	
Totals (carried out at amount loaned).....	\$64,000 00	\$63,900 00	\$22,531 99	22,531 99
Cash belonging to the company deposited in German Savings Institution.....				48,485 40
Cash deposited in Second National Bank.....				11,092 96
Net premiums in due course of collection.....				81,830 67
Total admitted assets.....				\$462,742 81
On judgments (carried inside).....			\$2,400 00	
Bills received from agents.....			444 06	

LIABILITIES.

Net amount of unpaid losses.....			\$75,360 41
Amount required to re-insure all outstanding risks.....			192,611 06
Outstanding warrant of company on its Treasurer, unpaid.....			11,862 00
Total liabilities (except capital).....			\$277,832 44
Surplus as regards policy-holders.....	\$184,921 87		
Capital stock.....	200,000 00		
Impairment of capital.....	\$15,078 68	— 07 56-100 per cent.	

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK.

[Incorporated March 7, 1873; commenced business March 7, 1872.]

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*
 Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid.....	\$1,000,000 00
-------------------------	----------------

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$733,000 00	\$681,800 00	
New York city assessment bonds.....	40,000 00	40,000 00	
Totals (carried out at market value).....	\$773,000 00	\$671,800 00	\$671,800 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
United States bonds.....	\$34,000 00	\$34,000 00	\$33,000 00
City of Poughkeepsie bonds.....	11,000 00	11,000 00	10,000 00
United States bonds.....	88,000 00	48,470 80	
New York Central & Hudson River R. R. bonds.....	80,000 00	80,000 00	
Buffalo city bonds.....	10,000 00	9,500 00	
Louisville city bonds.....	4,000 00	5,100 00	
United States bonds.....	70,000 00	78,225 00	
Buffalo city bonds.....	5,000 00	4,750 00	

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
City of Poughkeepsie bonds.....	\$44,000 00	\$44,000 00	\$40,000 00	
Jersey City bonds.....	8,000 00	8,000 00	2,000 00	
United States bonds.....	40,000 00	51,000 00	50,000 00	
Massachusetts State bonds.....	4,000 00	4,000 00	50,000 00	
United States bonds.....	20,000 00	22,100 00	20,000 00	
New York & Harlem R. R. stock.....	5,000 00	6,000 00	8,500 00	
United States bonds.....	140,000 00	160,000 00	140,000 00	
Buffalo city bonds.....	80,000 00	28,500 00	22,500 00	
Totals (carried out at amount loaned).....	\$545,000 00	\$585,875 00	\$511,000 00	\$511,000 00
Cash in the company's principal office, \$9,121 50; do. in bank, \$165,416 99.....				175,588 49
Gross premiums in due course of collection.....				114,024 10
Aggregate amount of all the available assets of the company.....				\$1,672,862 59

LIABILITIES.

Amount of unpaid losses (of which \$3,882 04 are resisted).....		\$47,578 09
Re-insurance reserve at 50 per cent of premium on fire risks running one year or less.....	\$348,301 41	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	62,290 78	
Re-insurance reserve at 100 per cent on inland navigation risks.....	850 00	
Amount of reserve on all outstanding risks.....		411,092 19
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,550 00
Commissions, brokerage, and other charges.....		24,184 62
Aggregate liabilities (except capital stock).....		\$484,826 90
Surplus as regards policy-holders.....	\$1,188,073 69	
Capital stock.....	1,000,000 00	
Surplus over capital.....	\$188,073 69	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$1,000,900 00	\$400 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	122,428 00		
Net amount of cash actually received during the year for premiums.....	\$886,477 00	\$400 00	\$886,877 00
Interest and dividends received on bonds and stocks, and from all other sources.....			80,999 33
Aggregate cash income during the year.....			\$978,776 42

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$428,160 75	
Deduct amounts actually received during the year for salvages, \$5,008 02; re-insurances, \$2,068 60.....	5,671 63	
Net amount paid during the year for fire losses (of which \$71,883 66 belonged to prior years).....		\$422,493 67
Cash dividends actually paid during the year.....		40,000 00
Paid or allowed during the year for commissions and brokerage.....		124,807 05
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		41,697 47
Paid during the year for State, national, and local taxes in this and other States.....		14,246 58
Printing, advertising, supplies, postage, rent, and other expenses.....		52,586 11
Aggregate cash expenditures during the year.....		\$708,385 23

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$19,673,416	\$368,825 87		
Written during the year.....	89,890,554	991,455 66	\$15,000 00	\$400 00
Total.....	\$109,568,970	\$1,525,291 58	\$15,000 00	\$400 00
Deduct expirations.....	73,112,901	721,965 91	10,000 00	50 00
In force at the end of the year.....	\$35,256,968	\$308,326 33	\$5,000 00	\$250 00
Deduct amount re-insured.....	888,800	9,840 54		
Net amount in force.....	\$34,867,709	\$798,485 78	\$5,000 00	\$250 00
In force, not more than one year to run.....	\$35,761,618	\$807,132 33	\$5,000 00	\$250 00
More than one and not more than three years to run.....	4,088,800	62,825 50		
More than three years to run.....	2,552,790	38,527 87		
Net amount in force December 31, 1878.....	\$34,867,709	\$798,485 78	\$5,000 00	\$250 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risk.</i>
Fire, marine, and inland risks taken.....	\$2,215,637 00
Premiums received.....	44,859 79
Losses paid on risks taken.....	27,611 91
Total losses incurred during the year in the State of Michigan, \$28,328 58.	

GERMANIA FIRE INSURANCE COMPANY,

OF UNDERWRITERS' AGENCY, NEW YORK.

HOME OFFICE, NEW YORK CITY.

[Incorporated March, 1850; commenced business March, 1850.]

RUDOLPH GARKIGUE, *President.*HUGO SCHUMANN, *Secretary.*

Attorney for Michigan, L. R. MORRIS, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Real estate.....	\$45,905 95
Loans on bond and mortgage of real estate (first liens).....	484,400 00
Interest accrued, \$11,196 24 on said mortgage loans; total.....	11,126 24
Value of lands mortgaged.....	\$582,500 00
Buildings (insured for \$481,850 00).....	646,700 00
Total value of mortgaged premises.....	\$1,179,900 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$410,000 00	\$466,487 50	
National Park Bank stock.....	5,000 00	7,500 00	
Neptune Fire Ins. Co. stock.....	2,000 00	100 00	
South Carolina bonds.....	20,000 00	4,700 00	
Alabama bonds.....	10,000 00	5,100 00	
Totals (carried out at market value).....	\$447,000 00	\$488,887 50	488,887 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
National State Bank of Elizabeth, N. J. stock.....	\$10,900 00	\$10,900 00	10,000 00	
National Bank of Jersey City stock.....	8,000 00	5,000 00		
United States Express Co. stock.....	1,500 00	900 00	1,000 00	
Western Union Telegraph Co. stock.....	700 00	525 00		
American Merchants' Union Express Co. stock.....	2,500 00	2,810 00	1,500 00	
Wells, Fargo & Co. Express Co. stock.....	800 00	240 00		
United States bonds.....	5,000 00	5,650 00		
California State bonds.....	5,000 00	5,000 00	10,000 00	
New York city relief bonds.....	1,000 00	1,000 00		
United States bonds.....	10,500 00	12,075 00		
Brooklyn water loan bonds.....	4,000 00	4,000 00	15,000 00	
Brooklyn Bedford avenue improvement bonds.....	2,000 00	2,000 00		
First National Bank of Jersey City stock.....	11,000 00	11,000 00	10,000 00	
United States bonds.....	7,000 00	7,970 00	7,000 00	
Totals (carried out at amount loaned).....	\$87,900 00	\$88,470 00	\$54,500 00	54,500 00
Cash in the company's principal office, \$11,400 43; do. in bank, \$66,259 57.....				77,659 99
Interest due and accrued on collateral loans.....				656 64
Premiums in due course of collection.....				78,841 38
Items not admitted as available assets:				
Bills receivable past due.....			\$2,567 50	
Office furniture.....			11,774 78	
			\$14,372 28	
Aggregate amount of all the available assets of the company.....				\$1,285,729 65

LIABILITIES.

Amount of unpaid losses (of which \$17,844 68 are resisted).....	\$57,248 58
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$362,868 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	78,342 88
Amount of reserve on all outstanding risks.....	485,781 66
Aggregate liabilities (except capital stock).....	\$492,980 19
Surplus as regards policy-holders.....	\$742,749 46
Capital stock.....	500,000 00
Surplus over capital.....	\$242,749 46

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$365,376 47
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	81,829 94
Net amount of cash actually received during the year for premiums.....	\$784,046 58
Interest received during the year on bonds and mortgages.....	82,657 08
Interest and dividends received on bonds and stocks, and from all other sources.....	89,438 87
Income from rents.....	17,596 09
Aggregate cash income during the year.....	\$966,602 96

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$584,266 65
Deduct amounts actually received during the year for salvages, \$1,164 48; re-insurances, \$258 85.....	1,429 78
Net amount paid during the year for fire losses (of which \$268,231 66 belonged to prior years)....	\$584,868 87
Cash dividends actually paid during the year.....	56,000 00
Paid or allowed during the year for commissions and brokerage.....	118,906 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	69,077 29
Paid during the year for State, national, and local taxes in this and other States.....	14,138 24
Interest paid on borrowed money, \$1,334 29; rents, \$14,686 38; travelling, office, and agency expenses, fire patrol, and advertising, \$113,029 86.....	181,049 98
Aggregate cash expenditures during the year.....	\$915,081 07

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$101,189,767	\$998,818 82
Written during the year.....	86,068,828	865,576 47
Total.....	\$187,248,595	\$1,764,689 69
Deduct expirations.....	104,595,165	887,644 75
In force at the end of the year.....	\$82,653,435	\$877,044 94
Deduct amount re-insured.....	1,512,601	5,581 68
Net amount in force.....	\$81,139,824	\$871,468 82
In force, not more than one year to run.....	\$71,018,881	\$794,177 55
More than one, and not more than three years to run.....	6,564,809	96,584 01
More than three years to run.....	8,559,684	49,581 76
Net amount in force December 31, 1873.....	\$81,139,824	\$871,468 82

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,176,874 00
Premiums received during three months.....	22,599 08
Losses paid on risks taken.....	9,385 74
Total losses incurred during the year in the State of Michigan, none.	

GERMANIA FIRE AND MARINE INSURANCE COMPANY,

OHIO.

HOME OFFICE, No. 11 WEST THIRD ST., CINCINNATI.

J. H. CARTER, *President*. D. B. MEYER, *Secretary*.

[Incorporated December 28, 1864; commenced business January 10, 1865.]

Attorney for Michigan, F. W. DUVERNOIS, of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$100,000 00	\$115,692 50	
Underwriters' Wrecking Co. stock.....	2,000 00	2,000 00	
Totals (carried out at market value).....	\$102,000 00	\$117,692 50	\$117,692 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Warehouse receipts.....	On call.	\$22,000 00	\$17,000 00	
John Meyer & Co., note due January 21, 1874.....	\$8,862 55	8,862 55		
Indianapolis & Cincinnati Elevator Co. stock.....	30,000 00	7,000 00	6,000 00	
10 shares W. U. Telegraph Co. stock.....	1,000 00	780 00		
Cincinnati Gas Co. stock.....	11,000 00	21,340 00	12,900 00	
Totals (carried out at amount loaned).....	\$45,862 55	\$54,982 55	\$35,900 00	\$5,900 00
Cash in the company's principal office.....				1,876 73
Cash deposited in bank, \$5,202 98; gold coupons on hand, \$2,570 00.....				8,073 98
Interest due and accrued on collateral loans.....				75 27
Gross premiums in due course of collection.....				4,096 99

Aggregate amount of all the available assets of the company..... \$167,714 46

LIABILITIES.

Amount of unpaid losses (of which \$13,050 00 are resisted).....		\$13,050 00
Re-insurance reserve at 50 per cent of gross premiums on fire risks running one year or less.....	\$17,110 02	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	4,979 98	
Amount of reserve on all outstanding risks.....		22,060 00
Cash dividends declared, due or to become due.....		907 00
Due and to become due for borrowed money, being money deposited by Assistant Secretary.....		412 76
State, county, or other taxes, etc., \$66 21; commissions, brokerage, etc., \$527 45.....		593 66

Aggregate liabilities (except capital stock).....		\$37,720 66
Surplus as regards policy-holders.....	\$129,996 80	
Capital stock.....	100,000 00	

Surplus over capital..... \$29,996 80

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$39,650 28	\$175 49	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	1,990 99		
Net amount of cash actually received during the year for premiums..	\$38,659 29	\$175 49	\$38,834 78
Interest and dividends received on bonds and stocks, and from all other sources.....			9,630 36
Aggregate cash income during the year.....			\$48,465 08

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$8,488 88	\$468 17	
Deduct amounts actually received during the year for salvages and re-insurances.....		26 30	
Net amount paid during the year for losses (of which \$529 21 belonged to prior years).....	\$8,488 88	\$494 97	\$8,929 30

Cash dividends actually paid during the year.....	\$12,417 80
Paid or allowed during the year for commissions and brokerage.....	4,268 99
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,950 00
Paid during the year for State, national, and local taxes, in this and other States.....	845 83
General office and agency expenses, rents, etc.....	2,564 60
Aggregate cash expenditures during the year.....	\$35,482 81

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$2,714,797	\$21,018 88	\$3,768	\$101 88
Written during the year.....	3,475,904	40,092 05		
Total.....	\$6,189,991	\$71,105 93	\$3,768	\$101 88
Deduct expirations.....	2,760,883	27,826 99	3,768	101 88
In force at the end of the year.....	\$3,429,049	\$43,278 94		
Deduct amount re-insured.....	4,800	95 13		
Net amount in force.....	\$3,424,249	\$43,183 81		
In force, not more than one year to run.....	\$2,950,887	\$25,639 04		
More than one and not more than three years to run.....	868,768	5,980 87		
More than three years to run.....	105,150	1,565 40		
Net amount in force Dec. 31, 1873.....	\$3,424,249	\$43,183 81		

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$465,025 00
Losses paid on risks taken.....	4,587 42
Total losses incurred during the year in the State of Michigan, \$1,410 81.	1,386 65

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

[Incorporated March, 1858; commenced business May, 1857.]

THOMAS CRAVEN, *President.*JAMES B. ALVORD, *Secretary.*

Attorney for Michigan, E. G. D. HOLDEN, of Grand Rapids.

CAPITAL.

Capital stock paid.....	\$300,000 00.
-------------------------	---------------

ASSETS.

Real estate.....	\$183,000 00
Loans on bond and mortgage of real estate (first liens) of which \$7,950 00 is in process of foreclosure.....	181,850 00
Interest due, \$1,005 00, and accrued, \$2,774 49, on said mortgage loans; total.....	8,779 49
Value of lands mortgaged, inclusive of buildings.....	\$455,000 00
Buildings (insured for \$148,750 00).....	
Total value of mortgaged premises.....	\$455,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$92,100 00	\$105,294 00
City of Philadelphia loan.....	17,800 00	17,973 00
City of Louisville loan.....	10,000 00	9,500 00
City of Trenton loan.....	11,000 00	11,000 00
American Steamship Co. bonds.....	5,000 00	4,000 00
Union Pacific R. R. Co. bonds.....	5,000 00	4,200 00
Pennsylvania R. R. Co. bonds.....	43,000 00	42,600 00

	<i>Par Value.</i>	<i>Market Value.</i>	
Danville, Hazelton & Wilkesbarre R. R. Co. bonds.....	\$10,000 00	\$9,000 00	
Camden & Amboy R. R. Co. bonds.....	17,000 00	15,520 00	
Philadelphia & Erie R. R. Co. bonds.....	15,000 00	13,500 00	
Connecting R. R. Co. bonds.....	10,000 00	8,500 00	
Philadelphia & Reading R. R. Co. bonds.....	5,000 00	5,175 00	
Lackawanna & Bloomsburg R. R. Co. bonds.....	1,000 00	1,000 00	
Lehigh Navigation Co. bonds.....	11,000 00	9,955 00	
Susquehanna Coal Co. bonds.....	8,000 00	8,000 00	
Philadelphia & Reading R. R. Co. stock.....	20,000 00	22,900 00	
Totals (carried out at market value).....	\$275,900 00	\$282,522 00	\$282,522 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Philadelphia & Erie R. R. Co. stock.....	\$10,000 00	\$4,400 00	} \$5,000 00	
Fire Association stock.....	1,100 00	1,650 00		
United States bonds.....	1,000 00	1,150 00		
United States bonds.....	6,000 00	7,140 00	6,000 00	
Totals (carried out at amount loaned).....	\$18,100 00	\$14,840 00	\$11,000 00	11,000 00
Cash in the company's principal office, \$3,559 40; do. in bank, \$74,896 20.....				81,448 60
Interest due and accrued on collateral loans.....				245 97
Gross premiums in due course of collection.....				80,546 04
Rents due and accrued, \$516 91; deposit for perpetual insurance on company's building, \$1,500				2,816 91
Items not admitted as available assets:				
Loans on company's own stock.....			\$2,000 00	
Office and agency supplies.....			5,000 00	
			\$7,000 00	

Aggregate amount of all the available assets of the company..... \$776,906 11

LIABILITIES.

Amount of unpaid losses (of which \$3,000 00 are resisted).....		\$24,648 84
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$198,985 75	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	41,488 98	
Amount of reserve required to re-insure all outstanding risks.....		228,419 67
Reclaimable by insured on perpetual policies.....		94,073 00
Due and accrued for salaries, rent, advertising, or agency expenses.....		8,287 88
State and other taxes and assessments, \$118 01; commissions and other charges due agents and brokers, \$4,148 16; return premiums, \$610 72; re-insurance, \$40 00.....		4,906 89
Aggregate liabilities (except capital stock).....		\$855,285 23
Surplus as regards policy-holders.....	\$420,923 89	
Capital stock.....	800,000 00	
Surplus over capital.....	\$190,923 89	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$489,876 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	19,870 89	
Net amount of cash actually received during the year for premiums.....		\$420,005 27
Interest received during the year on bonds and mortgages.....		6,578 29
Interest and dividends received on bonds and stocks, and from all other sources.....		19,289 19
Income from rents.....		9,708 00
Deposit premiums received on perpetual fire risks.....	\$15,182 28	
Aggregate cash income during the year.....		\$456,582 75

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$187,876 19	
Deduct amounts actually received during the year for salvages, \$996 76; re-insurances, \$948 68.....	1,642 44	
Net amount paid during the year for fire losses (of which \$36,775 84 belonged to prior years)....		\$185,738 75
Cash dividends actually paid during the year.....		80,000 00
Paid or allowed during the year for commissions and brokerage.....		62,371 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		20,537 39
Paid during the year for State, national, and local taxes, in this and other States.....		17,488 81
Postage, \$1,188 97; general expenses, \$36,877 46.....		37,561 43
Deposit premium on perpetual fire risks.....	\$8,369 08	
Aggregate cash expenditures during the year.....		\$308,683 61

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$24,958,714	\$457,491 67
Written during the year.....	89,092,051	457,127 96
Total.....	\$74,050,765	\$914,619 63
Deduct expirations.....	38,420,800	860,695 19
In force at the end of the year.....	\$40,680,465	\$558,924 44
Deduct amount re-insured.....	496,162	4,714 14
Net amount in force.....	\$40,904,808	\$549,210 80
In force, not more than one year to run.....	\$31,446,048	\$388,809 57
More than one and not more than three years to run.....	5,086,524	60,047 79
More than three years to run.....	806,944	15,995 08
Perpetual risks in force and interest premiums.....	3,290,949	94,072 00
Net amount in force December 31, 1873.....	\$40,680,465	\$558,924 44

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,437,865 00
Premiums received.....	19,805 09
Losses paid on risks taken.....	16,861 68
Total losses incurred during the year in the State of Michigan, \$10,068 18.	

GLENS FALLS INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, GLENS FALLS.

[Incorporated May, 1849; commenced business May 1, 1850.]

RUSSELL M. LITTLE *President.* JOHN L. CUNNINGHAM, *Secretary.*
 Attorney for Michigan, J. C. LOWELL, of Jackson.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$10,000 00
Loans on bond and mortgage of real estate (first liens) of which \$5,000 00 is in process of fore-closure.....	155,898 88
Interest due, \$508 62, and accrued, \$1,984 44 on said mortgage loans; total.....	2,398 06
Value of lands mortgaged.....	\$315,000 00
Buildings (insured for \$90,000 00).....	160,900 00
Total value of mortgaged premises.....	\$494,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$307,700 00	\$352,688 50	
New York bounty loan.....	3,000 00	3,105 00	
First National Bank, Glens Falls.....	10,000 00	15,000 00	
Totals (carried out at market value).....	\$330,700 00	\$370,743 50	\$70,743 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Glens Falls National Bank stock.....	\$2,000 00	\$2,500 00	\$2,200 00
Cash in the company's principal office, \$355 09; do in bank, \$62,815 08.....			63,170 12
Gross premiums in due course of collection.....			\$1,255 96
Rents due and accrued.....			275 00

Items not admitted as available assets:			
Office furniture.....		\$2,500 00	
Due on contract for sale of land.....		1,900 00	
		<u>\$4,400 00</u>	
Aggregate amount of all the available assets of the company.....			\$625,926 52
LIABILITIES.			
Amount of unpaid losses (of which \$1,900 are retained).....			\$14,702 00
Re-insurance reserve at 50 per cent of gross premiums on fire risks running one year or less.....		\$35,099 49	
Re-insurance reserve <i>pro rata</i> of fire risks running more than one year.....		<u>251,924 18</u>	
Amount of reserve required to re-insure all outstanding risks.....			297,022 57
Aggregate liabilities (except capital stock).....			<u>\$311,725 57</u>
Surplus as regards policy-holders.....		\$214,140 85	
Capital stock.....		<u>200,000 00</u>	
Surplus over capital.....			\$14,140 85
INCOME.			
	<i>On Fire Risks.</i>		
Gross amount of cash received during the year for premiums.....		\$260,551 53	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....		<u>17,869 50</u>	
Net amount of cash actually received during the year for premiums.....			\$271,923 08
Interest received during the year on bonds and mortgages.....			9,577 63
Interest and dividends received on bonds and stocks, and from all other sources.....			25,637 09
Income from all other sources, viz.: rents.....			<u>225 00</u>
Aggregate cash income during the year.....			<u>\$296,351 73</u>
EXPENDITURES.			
Net amount paid during the year for fire losses (of which \$23,671 92 belonged to prior years).....			\$170,426 36
Cash dividends actually paid during the year.....			20,000 00
Paid or allowed during the year for commissions and brokerage.....			45,067 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			<u>12,817 23</u>
Paid during the year for State, national, and local taxes, in this and other States.....			2,422 09
Agency and office supplies, traveling expenses, etc.....			<u>16,007 13</u>
Aggregate cash expenditures during the year.....			<u>\$270,870 74</u>
MISCELLANEOUS.			
	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1871.....		\$36,595,489	\$528,443 17
Written during the year.....		<u>80,987,156</u>	<u>289,331 58</u>
Total.....		\$97,482,645	\$598,774 79
Deduct expirations.....		<u>83,997,564</u>	<u>281,135 08</u>
In force at the end of the year.....		\$94,485,061	\$601,639 67
Deduct amount re-insured.....		<u>77,803</u>	<u>419 48</u>
Net amount in force.....		\$94,407,258	\$601,220 19
In force, not more than one year to run.....		\$25,770,361	\$265,641 97
More than one and not more than three years to run.....		<u>84,019,189</u>	<u>284,981 35</u>
More than three years to run.....		<u>4,617,708</u>	<u>50,600 00</u>
Net amount in force, December 31, 1872.....		\$94,407,258	\$601,220 19
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.			
			<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....			\$310,187 00
Premiums received.....			<u>11,241 19</u>
Losses paid on risks taken.....			<u>2,254 22</u>
Total losses incurred during the year in the State of Michigan, \$4,797 00.			

GLOBE INSURANCE COMPANY,

OHIO.

HOME OFFICE, CINCINNATI.

[Incorporated March 8, 1865; commenced business March 13, 1865.]

THOMPSON DEAN, *President*.JOHN I. COVINGTON, *Secretary*.

Attorney for Michigan, WM. H. FITCH, JR., of Detroit.

CAPITAL.

Capital stock paid \$100,000 00.

ASSETS.

Real estate \$25,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds	\$90,000 00	\$104,400 00	
Delaware, Lackawanna & Western R. R. stock	15,000 00	15,809 88	
Totals (carried out at market value)	\$105,000 00	\$119,709 88	119,709 88
Cash in the company's principal office, \$1,568 01; do. in bank, \$10,259 98			11,823 99
Interest due and accrued on stocks not included in "market value"			900 00
Gross premiums in due course of collection			5,480 81
Bills receivable not matured, taken for fire, marine, or inland risks			3,488 73

Aggregate amount of all the available assets of the company \$176,296 90

LIABILITIES.

Amount of unpaid losses (of which \$25,000 00 are resisted)		\$20,400 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less	\$15,608 61	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	1,992 64	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	8,865 00	
Amount of reserve on all outstanding risks		21,451 25
Due insurance companies		1,747 77
Aggregate liabilities (except capital stock)		\$23,600 02
Surplus as regards policy-holders	\$128,697 88	
Capital stock	100,000 00	
Surplus over capital	\$22,697 88	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums	\$51,877 47	\$16,750 14	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	8,678 22	4,121 40	
Net amount of cash actually received during the year for premiums	\$24,199 25	\$12,628 65	\$46,827 90
Interest and dividends received on bonds and stocks, and from all other sources			10,955 27
Income from all other sources, viz.: rents, \$1,581 96; taxes, \$597 11			2,058 87
Aggregate cash income during the year			\$59,841 54

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses	\$19,585 42	\$11,704 20	
Deduct amounts actually received during the year for salvages		24 20	
Net amount paid during the year for losses (of which \$946 00 belonged to prior years)			\$24,375 48
Cash dividends actually paid during the year			15,000 00
Paid or allowed during the year for commissions and brokerage			2,692 07
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees			9,999 84
Paid during the year for State, national, and local taxes, in this and other States			597 11
Expense account, \$2,948 41; all doubtful debts charged to profit and loss, \$1,015 22			4,963 63
Aggregate cash expenditures during the year			\$56,756 08

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$8,198,967	\$36,742 44	\$119,000	\$9,043 25
Written during the year.....	8,876,590	87,877 47	1,287,528	16,750 14
Total.....	\$6,574,557	\$74,619 91	\$1,356,528	\$25,793 39
Deduct expirations.....	3,647,850	40,823 19	1,814,528	21,988 39
In force at the end of the year.....	\$2,926,707	\$38,797 79	\$42,000	\$3,855 00
Deduct amount re-insured.....	121,884	1,121 57	-----	-----
Net amount in force.....	\$2,804,823	\$32,676 22	\$42,000	\$3,855 00
In force, not more than one year to run.....	\$2,780,078	\$31,207 23	\$42,000	\$3,855 00
More than one and not more than three years to run.....	183,600	8,026 52	-----	-----
More than three years to run.....	44,500	958 75	-----	-----
Net amount in force December 31, 1873.....	\$2,947,178	\$35,192 49	\$42,000	\$3,855 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$417,441 00
Premiums received.....	5,297 47
Losses paid on risks taken.....	1,915 99
Total losses incurred during the year in the State of Michigan, \$2,515 99.	

GLOBE INSURANCE COMPANY,

ILLINOIS.

HOME OFFICE, CHICAGO.

[Incorporated, Feb. 16, 1865; re-commenced business, Jan., 1871.]

GEO. K. CLARK, *President.*S. P. WALKER, *Secretary.*

Attorney for Michigan, C. V. DeLAND, of East Saginaw.

CAPITAL.

Capital stock paid..... \$300,000 00.

ASSETS.

Real estate.....	\$2,000 00
Loans on bond and mortgage of real estate (first liens).....	229,839 27
Interest due, \$2,846 98, and accrued, \$3,860 16 on said mortgage loans; total.....	6,707 09
Total value of mortgaged premises.....	\$760,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$25,000 00	\$29,125 00	
West Chicago park bonds.....	50,000 00	47,500 00	
Totals (carried out at market value).....	\$75,000 00	\$76,625 00	76,625 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Chicago Railway Construction Co.....	\$20,000 00	\$20,000 00	\$15,000 00	15,000 00
Cash in the Company's principal office, \$1,187 94; do in bank, \$64,878 58.....				66,511 47
Gross premiums in due course of collection.....				56,649 15
Due from companies for re-insurance on losses already paid.....				1,973 00
Items not admitted as available assets:				
Office furniture.....			\$3,000 00	
Aggregate amount of all the available assets of the Company.....				\$457,206 95

LIABILITIES.

Amount of unpaid losses.....		\$28,829 41
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$156,496 08	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	8,846 48	
Amount of reserve required to re-insure all outstanding risks.....		159,542 51
Commissions, brokerage, and other charges due and to become due.....		5,864 91
Aggregate liabilities (except capital stock).....		\$189,086 88
Surplus as regards policy-holders.....	\$268,170 15	
Capital stock.....	800,000 00	
Impairment of capital.....	\$81,829 85—10 6-10 per cent.	

INCOME.

On Fire Risks.

Gross amount of cash received during the year for premiums.....	\$810,742 17	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	25,089 81	
Net amount of cash actually received during the year for premiums.....		\$285,652 36
Interest received during the year on bonds and mortgages.....		20,796 75
Aggregate cash income during the year.....		\$306,449 11

EXPENDITURES.

Net amount paid during the year for fire losses.....		\$64,470 56
Paid or allowed during the year for commissions and brokerage.....		56,858 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		28,682 65
Paid during the year for State, national, and local taxes, in this and other States.....		2,849 76
Interest paid on borrowed money, \$2,979 96; expenses of all other kinds, \$21,879 74.....		24,859 70
Aggregate cash expenditures during the year.....		\$171,671 39

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$2,985,089	\$65,215 47
Written during the year.....	18,682,485	867,767 65
Total.....	\$20,967,524	\$492,978 13
Deduct expirations.....	6,078,681	106,502 02
In force at the end of the year.....	\$14,891,948	\$317,471 10
Deduct amount re-insured.....	80,000	565 25
Net amount in force.....	\$14,861,948	\$316,905 85
In force, not more than one year to run.....	\$14,614,088	\$312,992 06
More than one and not more than three years to run.....	200,880	8,090 47
More than three years to run.....	47,525	828 32
Net amount in force December 31, 1873.....	\$14,861,948	\$316,905 85

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$158,140 00
Premiums received.....	8,889 50
Losses paid on risks taken.....	5,744 00
Total losses incurred during the year in the State of Michigan, \$7,415 47.	

HANOVER FIRE INSURANCE COMPANY,

OF UNDERWRITERS' AGENCY, NEW YORK.

HOME OFFICE, 120 BROADWAY, NEW YORK.

[Incorporated April, 1862; commenced business April, 1862.]

BENJAMIN S. WALCOTT, *President.*J. REMSEN LANE, *Secretary.*

Attorney for Michigan, L. R. MORRIS, of Detroit.

CAPITAL.

Capital stock paid..... \$400,000 00.

ASSETS.

Real estate.....	\$2,795 00
Loans on bond and mortgage of real estate (first liens).....	264,200 00
Interest due \$2,118 89, and accrued \$1,494 16 on said mortgage loans; total.....	8,608 06
Value of lands mortgaged.....	\$387,500 00
Buildings (insured for \$274,500 00).....	421,500 00

Total value of mortgaged premises..... \$979,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$450,000 00	\$517,781 25	
New York county bonds.....	11,000 00	11,000 00	
New York city assessment bonds.....	25,000 00	25,000 00	
South Carolina bonds.....	20,000 00	2,200 00	
Alabama bonds.....	10,000 00	4,792 50	
Totals (carried out at market value).....	\$516,000 00	\$560,683 75	560,683 75

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Lamar Fire Ins. Co. stock.....	\$2,000 00	\$500 00	\$1,200 00	
New York National Exchange Bank stock.....	1,000 00	900 00		
Continental National Bank stock.....	2,000 00	1,500 00	700 00	
Bank of the Republic stock.....	2,000 00	2,000 00		
St. Nicholas National Bank stock.....	10,000 00	10,000 00	3,500 00	
Metropolitan National Bank stock.....	20,000 00	25,000 00		
National Ins. Co. of Hartford stock.....	5,000 00	5,500 00	25,000 00	
Columbia Fire Ins. Co. stock.....	1,500 00	950 00		
New York guaranty and indemnity stock.....	5,000 00	5,000 00	4,500 00	
United States coupon bonds.....	400 00	488 00		
Bank of New York stock.....	11,800 00	18,108 00	35,000 00	
Manhattan Gas Light Co. stock.....	10,000 00	20,000 00		
New York Central & Hudson River R. R. Co. stock.....	10,000 00	9,850 00	5,000 00	
United States bonds.....	4,000 00	4,400 00		
United States bonds.....	1,000 00	1,207 50	700 00	
New York National Exchange Bank stock.....	1,000 00	900 00		
United States bonds.....	5,500 00	8,011 84	2,500 00	
United States bonds.....	15,000 00	18,500 00		
Delaware & Hudson Canal Co. stock.....	9,900 00	11,885 00	30,000 00	
Totals (carried out at amount loaned).....	\$108,400 00	\$127,404 00	\$108 500 00	108,500 00
Cash in company's principal office, \$20,090 09; do. in bank, \$59,196 41.....				79,886 50
Interest due and accrued on stocks, not included in "market value".....				658 84
Interest due and accrued on collateral loans.....				804 21
Gross premiums in due course of collection.....				77,876 01

Aggregate amount of all the available assets of the company..... \$1,085,886 87

LIABILITIES.

Amount of unpaid losses (of which \$23,944 60 are resisted).....	\$75,985 98
Deduct salvage claims.....	6,090 96
Net amount of unpaid losses.....	\$69,894 97
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$24,643 06
Re-insurance at <i>pro rata</i> on fire risks running more than one year.....	108,918 84
Amount of reserve on all outstanding risks.....	468,561 40
Commissions, brokerage, and other charges due agents, etc., 6,304 51; return premiums, \$3,063 98.....	9,367 44
Aggregate liabilities (except capital stock).....	\$647,798 81
Surplus as regards policy-holders.....	\$387,548 06
Capital stock.....	400,000 00
Surplus over capital.....	\$187,548 06

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$352,097 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	74,513 64	
Net amount of cash actually received during the year for premiums.....	\$777,568 53	
Interest received during the year on bonds and mortgages.....	11,319 41	
Interest and dividends received on bonds and stocks, and from all other sources.....	44,401 93	
Received for increased capital.....	\$150,000 00	
Aggregate cash income during the year.....	\$983,304 91	

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$454,488 06
Re-insurances	8,229 87
Net amount paid during the year for losses (of which \$149,817 11 belonged to prior years).....	\$451,258 79
Cash dividends actually paid during the year.....	82,500 00
Paid or allowed during the year for commissions and brokerage.....	118,277 54
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	48,879 66
Paid during the year for State, national, and local taxes in this and other States.....	18,904 86
Rent of office, stationery, printing, advertising, travelling expenses, maps, postage, etc.....	92,714 61
Aggregate cash expenditures during the year.....	\$751,380 45

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$38,470,677 10	\$911,979 94
Written during the year.....	79,737,924 08	856,879 89
Total.....	\$118,208,601 79	\$1,768,859 83
Deduct expirations.....	82,111,246 92	819,191 02
In force at the end of the year.....	\$36,146,784 87	\$349,687 61
Deduct amount re-insured.....	\$1,448,708 19	\$19,544 81
Net amount in force.....	\$79,698,061 75	\$367,122 80
In force, not more than one year to run.....	\$68,692,441 87	\$739,236 12
More than one and not more than three years to run.....	12,641,941 89	100,793 55
More than three years to run.....	8,354,598 50	47,074 13
Net amount in force December 31, 1873.....	\$79,698,061 75	\$367,122 80

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,176,574 00
Premiums received.....	33,599 02
Losses paid on risks taken.....	9,235 74
Total losses incurred during the year in the State of Michigan, \$9,235 87.	

HARTFORD FIRE INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated, May, 1810; commenced business, August, 1810.]

GEORGE L. CHASE, *President.* J. D. BROWNE, *Secretary.*
 Attorney for Michigan, GEORGE W. HOFFMAN, of Detroit.

CAPITAL.

Capital stock paid..... \$1,000,000 00.

ASSETS.

Real estate.....	\$448,175 60
Loans on bond and mortgage of real estate (first liens).....	868,250 00
Interest accrued on said mortgage loans.....	12,991 63
Value of lands mortgaged.....	\$775,000 00
Buildings (insured for \$914,000).....	862,000 00
Total value of mortgaged premises.....	\$1,187,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Hartford National Bank stock, Hartford.....	\$51,100 00	\$30,738 00
Phoenix National Bank stock, Hartford.....	46,700 00	74,720 00
Connecticut River National Bank stock, Hartford.....	5,000 00	6,500 00

	<i>Par Value.</i>	<i>Market Value.</i>
American National Bank stock, Hartford.....	\$15,000 00	\$18,750 00
Charter Oak National Bank stock, Hartford.....	20,000 00	26,000 00
Farmers' & Mechanics' National Bank stock, Hartford.....	26,000 00	34,340 00
Mercantile National Bank stock, Hartford.....	15,000 00	18,750 00
First National Bank stock, Hartford.....	17,200 00	24,080 00
Aetna National Bank stock, Hartford.....	31,500 00	40,820 00
City National Bank stock, Hartford.....	20,800 00	22,256 00
American Exchange National Bank stock, New York.....	20,000 00	21,600 00
National Bank of Commerce stock, New York.....	20,000 00	22,200 00
Importers' & Traders' National Bank stock, New York.....	30,000 00	34,000 00
Bank of America stock, New York.....	30,000 00	43,600 00
Manhattan Company stock, New York.....	10,000 00	14,400 00
Merchants' National Bank stock, New York.....	15,000 00	17,100 00
Ocean National Bank stock, New York.....	10,000 00	2,600 00
Union National Bank stock, New York.....	10,000 00	18,600 00
Bank of North America stock, New York.....	10,000 00	10,200 00
Metropolitan National Bank stock, New York.....	30,000 00	39,000 00
Fourth National Bank stock, New York.....	30,000 00	31,000 00
Blackstone National Bank stock, Boston.....	10,600 00	14,622 00
National Bank of Commerce stock, Boston.....	4,800 00	5,187 00
Second National Bank stock, Boston.....	10,900 00	15,805 00
Hide and Leather National Bank stock, Boston.....	2,400 00	2,730 00
Atlantic National Bank stock, Boston.....	3,900 00	5,236 00
First National Bank stock, Boston.....	10,000 00	18,900 00
Boylston National Bank stock, Boston.....	10,700 00	15,515 00
National Bank State of Missouri, St. Louis, Mo.....	20,000 00	16,000 00
Merchants' National Bank stock, St. Louis, Mo.....	10,000 00	5,000 00
Merchants' Bank stock, (in liquidation) St. Louis, Mo.....	3,500 00	3,500 00
Union National Bank stock, Albany.....	12,500 00	16,250 00
Montreal Bank stock, Montreal.....	30,000 00	64,670 00
Ontario Bank stock, Bowmansville.....	10,840 00	12,587 11
Connecticut River Co. stock.....	12,000 00	3,000 00
Connecticut River R. R. Co. stock.....	2,000 00	2,700 00
New York, New Haven & Hartford R. R. Co. stock.....	30,000 00	38,400 00
Hannibal & St. Joseph R. R. Co. stock.....	20,000 00	7,000 00
Lake Shore & Michigan Southern R. R. Co. stock.....	20,000 00	16,600 00
Toledo, Ohio, water works bonds, 8 per cent, payable June 1, 1898.....	5,000 00	5,000 00
Memphis city bond, 6 per cent, gold.....	1,000 00	1,105 00
Tennessee State bonds, 6 per cent, payable 1892.....	38,000 00	26,730 00
Alabama State bonds, 8 per cent, payable 1886.....	10,000 00	2,000 00
South Carolina State bonds (old issue).....	20,000 00	16,000 00
New York Central R. R. bonds, 7 per cent, payable 1876.....	10,000 00	10,200 00
Harlem & Port Chester R. R. Co. bonds, 7 per cent.....	50,000 00	50,000 00
United States bonds, registered, 6 per cent, payable 1881.....	55,800 00	64,847 50
United States coupons, 6 per cent, 5-20, 1864.....	7,000 00	8,085 00

Totals (carried ont at market value).....	\$968,740 00	\$1,046,638 61	\$1,046,638 61
Cash deposited in bank, \$167,830 23; premiums on gold, \$4,082 37.....			171,602 65
Interest due and accrued on stocks and bonds, not included in "market value".....			4,400 00
Gross premiums in due course of collection.....			361,939 20
State tax due from non-resident stockholders.....			4,906 55
Rents due and accrued.....			1,562 28
Items not admitted as available assets:			
Bills receivable other than those taken for premiums.....		\$3,025 79	

Aggregate amount of all the available assets of the company..... \$2,415,681 51

LIABILITIES.

Amount of unpaid losses (of which \$19,364 18 are resisted).....		\$186,969 47
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$899,902 59	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	329,948 56	
Total amount of reserve on all outstanding risks.....		1,029,851 15
Cash dividends declared, due or to become due.....		500 00
Aggregate liabilities (except capital stock).....		\$1,217,810 63
Surplus as regards policy-holders.....	\$1,198,870 89	
Capital stock.....	1,000,000 00	
Surplus over capital.....		\$198,870 89

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$2,422,615 06
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	176,664 56
Net amount of cash actually received during the year for premiums.....	\$2,247,530 50
Interest received during the year on bonds and mortgages.....	36,122 37
Interest and dividends received on bonds and stocks, and from all other sources.....	61,406 70
Income from all other sources, viz.: rents, \$3,502 75; premium on sale of gold, \$3,950 00.....	8,452 75
Aggregate cash income during the year.....	\$2,353,709 33

EXPENDITURES.

Amount paid during the year for fire losses (of which \$296,789 18 belonged to prior years).....	\$1,207,248 84
Cash dividends actually paid during the year.....	49,500 00
Paid or allowed during the year for commissions and brokerage.....	827,942 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	114,935 49
Paid during the year for State, national, and local taxes in this and other States.....	40,327 06
Printing, advertising, traveling expenses, etc.....	186,973 14
Aggregate cash expenditures during the year.....	\$1,876,925 58

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1879.....	\$157,890,750	\$1,806,350 30
Written during the year.....	161,705,532	2,247,580 58
Total.....	\$319,596,282	\$4,053,930 78
Deduct expirations.....	165,707,488	2,054,150 04
In force at the end of the year.....	\$153,888,794	\$1,999,721 60
Net amount in force.....	\$153,888,794	\$1,999,721 60
In force, not more than one year to run.....	\$107,690,178	\$1,399,805 18
More than one, and not more than three years to run.....	80,765,764	899,944 34
More than three years to run.....	15,892,839	199,972 17
Net amount in force December 31, 1878.....	\$153,888,794	\$1,999,721 60

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$7,682,555 00
Premiums received.....	114,067 29
Losses paid on risks taken.....	63,971 54
Total losses incurred during the year in the State of Michigan, \$70,118 49.	

HIBERNIA FIRE INSURANCE COMPANY,

OHIO.

HOME OFFICE, CLEVELAND.

[Incorporated January 2, 1871; commenced business January 2, 1871.]

P. O'BRIEN, *President.*P. O'NEIL, *Secretary.*

Attorney for Michigan, M. J. McDowd, of Detroit.

CAPITAL.

Capital stock paid.....	\$200,000 00.
-------------------------	---------------

ASSETS.

Loans on bond and mortgage of real estate (first liens) (on \$162,208 00, of which more than one years' interest is due).....	\$210,838 37
Interest due on said mortgage loans.....	22,984 82
Value of lands mortgaged.....	\$652,797 50
Buildings (insured for \$8,600 00).....	178,850 00
Total value of mortgaged premises.....	\$901,147 50

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$18,000 00	\$20,800 00	
City of Cleveland bonds.....	1,000 00	1,000 00	
Totals (carried out at market value).....	\$19,000 00	\$21,800 00	21,800 00
Cash in the company's principal office, \$1,809 80; do. in bank, \$7,202 88.....			8,512 18
Premiums in due course of collection.....			48,585 98

Items not admitted as available assets:

Bills receivable past due.....	\$755 74
Office furniture.....	2,000 00
Due from Alps Ins. Co. for re-insurance.....	3,750 00
	<u>\$6,505 74</u>

Aggregate amount of all the available assets of the company..... \$307,465 90

LIABILITIES.

Amount of unpaid losses (of which \$9,329 78 are resisted).....	\$15,840 23
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$78,097 85
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>11,190 90</u>

Amount of reserve on all outstanding risks.....	\$9,143 25
Taxes and assessments.....	<u>4,000 00</u>

Aggregate liabilities (except capital stock).....	\$108,988 48
Surplus as regards policy-holders.....	\$198,477 82
Capital stock.....	<u>200,000 00</u>

Impairment of capital..... \$1,523 68—00 76-100 per ct.

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$218,266 23
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	<u>41,094 89</u>
Net amount of cash actually received during the year for premiums.....	\$177,171 33
Interest received during the year on bonds and mortgages.....	146 58
Return premiums on re-insurance cancelled.....	<u>233 44</u>

Aggregate cash income during the year..... \$172,549 35

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$14,890 43 belonged to prior years).....	\$106,555 95
Paid or allowed during the year for commissions and brokerage.....	40,842 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,001 52
Paid during the year for State, national, and local taxes, in this and other States.....	4,159 00
All other payments and expenditures.....	<u>9,979 99</u>

Aggregate cash expenditures during the year..... \$167,727 58

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$6,020,477 73	\$128,071 57
Written during the year.....	<u>14,954,830 28</u>	<u>212,366 23</u>
Total.....	\$20,975,308 01	\$340,437 80
Deduct expirations.....	<u>9,690,329 05</u>	<u>180,828 20</u>
In force at the end of the year.....	\$11,284,978 96	\$159,609 60
Deduct amount re-insured.....	<u>181,414 84</u>	<u>\$3,513 08</u>
Net amount in force.....	\$11,103,564 12	\$156,096 52
In force, not more than one year to run.....	\$10,801,464 99	\$154,054 70
More than one and not more than three years to run.....	1,496,722 00	20,315 97
More than three years to run.....	<u>185,387 13</u>	<u>2,025 84</u>
Net amount in force December 31, 1873.....	\$12,483,574 12	\$176,396 51

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$941,245 83
Premiums received.....	11,650 11
Losses paid on risks taken.....	<u>7,985 50</u>
Total losses incurred during the year in the State of Michigan, \$8,935 50.	

HOFFMAN FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 100 BROADWAY, N. Y.

[Incorporated May, 1864; commenced business May, 1864.]

MARCUS F. HODGES, *President*. OLIVER A. DRAKE, *Secretary*.
Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$140,498 00
Interest accrued on said mortgage loans.....	1,829 75
Value of lands mortgaged.....	\$161,500 00
Buildings (insured for \$94,500).....	124,500 00

Total value of mortgaged premises.....\$286,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$85,000 00	\$97,412 50	
New York Central & Hudson River R. R. stock.....	10,000 00	10,000 00	
Bank of Commerce stock.....	10,000 00	11,000 00	
American Exchange Bank stock.....	16,800 00	18,144 00	
Delaware & Hudson Canal stock.....	16,000 00	11,500 00	
Totals (carried out at market value).....	\$181,800 00	\$148,056 50	148,056 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Bank of New York stock.....	\$1,800 00	\$1,025 00	\$1,000 00	
Continental Insurance Co. stock.....	1,700 00	2,525 00	1,900 00	
Montauk Insurance Co. stock.....				
Bank of Metropolis stock.....	6,725 00	6,000 00	5,000 00	
Hope Insurance Co. stock.....				
Safeguard Insurance Co. stock.....	5,425 00	5,842 50	4,000 00	
U. S. Life Insurance Co. stock.....				
Williamsburg Gas-light Co. stock.....	1,250 00	1,875 00	1,250 00	
United States bonds.....	1,000 00	1,140 00	1,000 00	
Totals (carried out at amount loaned).....	\$17,400 00	\$18,507 50	\$14,150 00	14,150 00
Cash in the company's principal office, \$1,019 87; do. in bank, \$10,982 28.....				11,992 10
Interest due and accrued on collateral loans.....				529 81
Gross premiums in due course of collection.....				25,985 21
Items not admitted as available assets:				
Office furniture.....			\$2,500 00	
Aggregate amount of all the available assets of the company.....				\$848,046 87

LIABILITIES.

Amount of unpaid losses.....	\$9,500 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$95,117 75
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	4,619 21
Amount of reserve on all outstanding risks.....	99,736 96
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,000 00
Commissions, brokerage, and other charges, \$1,220 87; return premiums, \$59 60.....	1,279 97
Aggregate liabilities (except capital stock).....	\$119,316 92
Surplus as regards policy-holders.....	\$280,829 44
Capital stock.....	200,000 00
Surplus over capital stock.....	\$80,829 44

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$204,830 49
Deduct amount paid for re-insurance for rebate, abatement, and return premiums.....	26,899 58

Net amount of cash actually received during the year for premiums.....	\$279,481 16
Interest received during the year on bonds and mortgages.....	14,067 68
Interest and dividends received on bonds and stocks, and from all other sources.....	10,517 89
Received for calls on capital.....	\$100,000 00
Aggregate cash income during the year.....	\$304,066 63

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$228,564 45
Deduct amounts actually received during the year for salvages, \$187 88; re-insurances, \$5,277 98.....	5,465 81
Net amount paid during the year for losses (of which \$110,088 78 belonged to prior years).....	\$318,119 14
Paid or allowed during the year for commissions and brokerage.....	45,798 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	19,289 88
Paid during the year for State, national, and local taxes, in this and other States.....	3,400 14
Rent, advertising, office, and agency expenses.....	21,192 80
Aggregate cash expenditures during the year.....	\$307,795 49

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$17,491,587 00	\$188,958 89
Written during the year.....	20,981,982 00	266,862 05
Total.....	\$38,473,569 00	\$455,820 94
Deduct expirations.....	21,284,602 66	243,716 58
In force at the end of the year.....	\$17,188,916 94	\$202,504 40
Deduct amount re-insured.....	498,860 00	6,080 59
Net amount in force.....	\$16,645,556 94	\$197,568 90
In force, not more than one year to run.....	\$16,064,581 94	\$190,285 59
More than one and not more than three years to run.....	422,775 00	4,783 88
More than three years to run.....	158,900 00	2,500 03
Net amount in force December 31, 1873.....	\$16,645,556 94	\$197,568 90

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$304,896 00
Premiums received.....	8,493 11
Losses paid on risks taken.....	8,812 94
Total losses incurred during the year in the State of Michigan, \$8,325 85.	

HOME INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 135 BROADWAY, N. Y.

[Incorporated April, 1858; commenced business April 18, 1858.]

CHARLES. J. MARTIN, *President.* JOHN H. WASHBURN, *Secretary.*
 Attorney for Michigan, DANIEL MORSE, of Detroit.

CAPITAL.

Capital stock paid..... \$2,500,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$1,897,840 66
Interest accrued on said mortgage loans.....	27,961 43
Value of lands mortgaged.....	\$2,582,500 00
Buildings (insured for \$1,578,760 00).....	2,568,400 00
Total value of mortgaged premises.....	\$5,120,900 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States 5-20s, bonds of 1864.....	\$750,000 00	\$855,000 00
United States 5-20s, bonds of 1865.....	400,000 00	518,625 00
United States 6 per cent currency bonds.....	800,000 00	842,750 00
United States 6 per cent bonds of 1881.....	200,000 00	282,750 00
Brooklyn city deficiency certificates, due 5th January, 1874.....	100,000 00	100,000 00
New York city revenue bonds, due 15th January, 1874.....	57,000 00	57,000 00
New York city assessment fund bonds, due 1st November, 1874.....	20,000 00	20,000 00
Tennessee State bonds.....	20,000 00	16,000 00
Alabama State bonds.....	10,000 00	5,000 00
South Carolina State bonds.....	20,000 00	2,420 00
Mississippi State Treasury warrants.....	20,000 00	16,400 00
Totals (carried out at market value).....	\$1,947,000 00	\$2,165,945 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
50 shares, \$100 each, Hanover Bank.....	\$5,000 00	\$5,000 00	\$4,000 00
250 shares, \$100 each, St. Nicholas National Bank.....	25,000 00	25,000 00	20,000 00
11 shares, \$100 each, American Exchange National Bank.....	1,100 00	1,177 00	8,000 00
15 shares, \$100 each, Fulton Bank, of Brooklyn.....	1,500 00	1,275 00	
40 shares, \$100 each, German American National Bank.....	4,000 00	3,560 00	
99 shares, \$100 each, Hanover National Bank.....	2,900 00	2,900 00	8,500 00
45 shares, \$100 each, Fulton Bank, of Brooklyn.....	4,500 00	3,925 00	
10 shares, \$100 each, Continental Insurance Co.....	1,000 00	1,050 00	
10 shares, \$100 each, Continental National Bank.....	1,000 00	700 00	800 00
70 shares, \$100 each, Central National Bank.....	7,000 00	4,620 00	11,565 96
70 shares, \$100 each, Fourth National Bank.....	7,000 00	7,000 00	
100 shares, \$100 each, New York Central & Hudson River R. R.....	10,000 00	9,950 00	16,500 00
900 shares, \$50 each, New York & Harlem R. R.....	10,000 00	11,900 00	
20 shares, \$100 each, St. Nicholas National Bank.....	2,000 00	2,000 00	1,300 00
100 shares, \$100 each, Tenth National Bank.....	10,000 00	7,500 00	6,000 00
900 shares, \$100 each, Fourth National Bank.....	20,000 00	20,000 00	80,000 00
100 shares, \$100 each, Park National Bank.....	10,000 00	12,400 00	
200 shares, \$25 each, Broadway Bank.....	5,000 00	18,750 00	
100 shares, \$100 each, New York Central & Hudson River R. R.....	10,000 00	9,950 00	10,000 00
15 shares, \$100 each, St. Nicholas National Bank.....	1,500 00	1,500 00	
20 shares, \$25 each, Bull's Head Bank.....	500 00	500 00	
100 shares, \$100 each, Fonda, Johnstown & Gloversville R. R. Co.....	10,000 00	5,000 00	800 00
58 shares, \$25 each, Adriatic Fire Insurance Co.....	1,325 00	861 25	
120 shares, \$100 each, Equitable Life Assurance Society.....	12,000 00	19,500 00	18,000 00
120 shares, \$100 each, Equitable Life Assurance Society.....	12,000 00	18,000 00	12,000 00
200 shares, \$100 each, Second National Bank.....	10,000 00	17,500 00	15,000 00
50 shares, \$100 each, Metropolitan National Bank.....	5,000 00	6,150 00	
200 shares, \$50 each, Pacific Bank.....	10,000 00	15,000 00	10,000 00
100 shares, \$25 each, Safe Deposit Co.....	2,500 00	2,500 00	2,000 00
50 shares, \$50 each, Merchants' National Bank.....	2,500 00	2,850 00	4,700 00
27 shares, \$100 each, American Exchange National Bank.....	2,700 00	2,839 00	
40 shares, \$100 each, Delaware & Hudson Canal Co.....	4,000 00	4,600 00	3,800 00
100 shares, \$50 each, Harlem R. R.....	5,000 00	5,950 00	5,000 00
50 shares, \$100 each, New York Central & Hudson River R. R.....	5,000 00	4,975 00	
U. S. 6 per cent bonds of 1881, registered.....	4,000 00	4,655 00	10,000 00
U. S. 5-20 bonds of 1862, registered.....	6,000 00	6,310 00	
U. S. 6 per cent bonds of 1881, registered.....	4,000 00	4,655 00	
U. S. 10-40 bonds, registered.....	4,500 00	5,006 25	15,000 00
U. S. 5-20 bonds of 1868, coupon.....	4,000 00	4,760 00	
U. S. 5-20 bonds of 1867, coupon.....	1,000 00	1,192 50	
U. S. 6 per cent bonds of 1881, coupon.....	1,000 00	1,207 50	25,000 00
U. S. 10-40 bonds.....	1,000 00	1,180 00	
U. S. 5-20 bonds of 1865, new.....	5,000 00	5,962 50	
U. S. 5-20 bonds of 1867.....	20,000 00	23,850 00	5,000 00
U. S. 6 per cent bonds of 1881.....	5,000 00	6,087 50	
U. S. 5-20 bonds of 1865.....	10,000 00	11,525 00	
U. S. 5-20 bonds of 1865.....	5,000 00	5,762 50	15,000 00
U. S. 5-20 bonds of 1867, registered.....	16,000 00	18,480 00	16,000 00
U. S. 6 per cent bonds of 1881.....	4,000 00	4,880 00	4,000 00
U. S. 5-20 bonds of 1864.....	8,800 00	8,786 75	5,000 00
U. S. 5-20 bonds of 1865, new.....	2,000 00	2,385 00	
U. S. 5-20 bonds of 1868.....	2,000 00	2,380 00	2,000 00
U. S. 5-20 bonds of 1868.....	2,000 00	2,380 00	2,000 00
U. S. 5-20 bonds of 1864.....	1,000 00	1,147 50	2,850 00
U. S. 5-20 bonds of 1865, new.....	2,000 00	2,385 00	
U. S. 10-40 bonds, registered.....	400 00	445 00	300 00
U. S. 6 per cent bonds of 1881.....	2,000 00	2,415 00	8,500 00
U. S. 5-20 bonds of 1867.....	2,000 00	2,385 00	
U. S. 5-20 bonds of 1865.....	5,000 00	5,762 50	10,000 00
U. S. 5-20 bonds of 1862.....	5,000 00	5,667 50	

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
U. S. 5-20 bonds of 1864.....	\$2,500 00	\$4,016 25		
U. S. 5-20 bonds of 1865.....	5,000 00	5,782 50	\$10,000 00	
U. S. 6 per cent bonds of 1881.....	8,000 00	8,622 50		
New York city improvement stock, 1892.....	40,000 00	40,000 00	20,000 00	
New York city improvement stock, 1892.....	10,000 00	10,000 00	8,000 00	
Buffalo city bonds.....	25,000 00	24,000 00	20,000 00	
Totals (carried out at amount loaned).....	\$425,725 00	\$475,756 50	\$361,705 96	\$361,705 96
Cash deposited in bank.....				151,510 55
Interest due and accrued on stocks, not included in "market value".....				4,719 57
Interest due and accrued on collateral loans.....				1,282 49
Gross premiums in due course of collection.....				125,209 19
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....				17,648 84
Salvage property and claims on losses already paid, \$3,599 96; due from other companies, for re-insurance on losses already paid, \$16,486 58.....				24,886 54
Items not admitted as available assets:				
Bills receivable past due.....			\$4,014 49	
Aggregate amount of all the available assets of the company.....				\$4,848,688 16
LIABILITIES.				
Amount of unpaid losses (of which \$28,683 26 are resisted).....				\$216,165 24
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$1,160,468 00		
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		786,551 66		
Amount of reserve on all outstanding risks.....				1,907,019 66
Cash dividends declared, due or to become due.....				525 00
Aggregate liabilities (except capital stock).....				\$2,118,709 90
Surplus as regards policy-holders.....		\$2,784,978 96		
Capital stock.....		2,500,000 00		
Surplus over capital.....			\$224,978 96	
INCOME.				
		<i>On Fire Risks.</i>		
Gross amount of cash received during the year for premiums.....		\$3,860,918 78		
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....		260,118 19		
Net amount of cash actually received during the year for premiums.....				\$3,100,805 59
Interest received during the year on bonds and mortgages.....				152,005 04
Interest and dividends received on bonds and stocks, and from all other sources.....				108,193 45
Rents.....				8,560 50
Bills and notes received during the year for premiums remaining unpaid.....		\$15,610 20		
Aggregate cash income during the year.....				\$3,364,568 56
EXPENDITURES.				
		<i>On Fire Risks.</i>		
Gross amount actually paid during the year for losses.....		\$1,929,178 85		
Deduct amounts actually received during the year for salvages, \$10,680 92; re-insurances, \$19,848 81.....		80,039 29		
Net amount paid during the year for losses (of which \$584,177 19 belonged to prior years).....				\$1,600,144 56
Cash dividends actually paid during the year.....				2,460 00
Paid or allowed during the year for commissions and brokerage.....				518,651 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....				222,050 88
Paid during the year for State, national, and local taxes, in this and other States.....				56,235 58
Advertising, postage, stationery, travelling expenses, etc.....				175,891 49
Aggregate cash expenditures during the year.....				\$3,576,838 78
MISCELLANEOUS.				
<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	
In force December 31, 1872.....		\$240,149,668	\$3,181,192 42	
Written during the year.....		299,154,917	8,100,905 56	
Total.....		\$539,304,585	\$3,281,998 01	
Deduct expirations.....		800,550,465	2,587,505 89	
In force at the end of the year.....		\$538,754,180	\$3,754,492 12	
Deduct amount re-insured.....		805,100	4,225 96	
Net amount in force.....		\$538,449,080	\$3,750,256 16	
In force, not more than one year to run.....		\$294,220,188	\$2,817,791 16	
More than one and not more than three years to run.....		96,077,664	1,168,778 00	
More than three years to run.....		18,151,228	268,699 00	
Net amount in force December 31, 1873.....		\$538,449,080	\$3,750,256 16	

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$10,824,947 00
Losses paid on risks taken.....	162,808 81
Total losses incurred during the year in the State of Michigan, \$79,594 81.	70,675 48

HOME INSURANCE COMPANY,

OHIO.

HOME OFFICE, COLUMBUS.

[Incorporated July, 1868; commenced business January, 1864.]

J. B. HALL, *President.*L. C. BUTLER, *Secretary.*

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Capital stock paid..... \$250,000 00.

ASSETS.

Real estate.....	\$1,727 80
Loans on bond and mortgage of real estate (first liens) of which \$26,066 80 is in process of foreclosure.....	267,466 58
Interest due, \$9,886 54, and accrued, \$20,049 23 on said mortgage loans; total.....	28,935 76
Value of lands mortgaged.....	\$944,660 00
Buildings (insured for \$61,900 00).....	98,150 00
Total value of mortgaged premises.....	\$942,810 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$60,000 00	\$68,550 00	
Fayette county bonds.....	2,000 00	2,000 00	
City Hall (Columbus, Ohio) bonds.....	4,000 00	4,000 00	
Piqua city water-works bonds.....	10,500 00	10,500 00	
Totals (carried out at market value).....	\$76,500 00	\$85,850 00	\$85,850 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Madison National Bank, London, O., stock.....	\$11,000 00	\$12,750 00	\$10,800 00	
Citizens' Savings Bank, Columbus, O., stock.....	4,000 00	4,000 00	1,500 00	
United States bonds.....	11,500 00	18,800 00	7,732 06	
Totals (carried out at amount loaned).....	\$26,500 00	\$30,550 00	\$20,082 06	20,082 06
Loans made by company, other than above, on first mortgage as collateral.....				2,849 20
Cash in the company's principal office, \$1,828 28; do. in bank, \$28,711 81.....				30,084 54
Interest due and accrued on stocks, not included in "market value".....				2,498 84
Interest due and accrued on collateral loans.....				1,779 83
Net premiums in due course of collection.....				58,844 82
Bills receivable not matured, taken for fire, marine or inland risks.....				10,054 47
Due from other companies for re-insurance on losses already paid.....				9,296 88
Postage on hand.....				850 00
Rents due.....				582 46
Items not admitted as available assets:				
Loans on personal security.....			\$199 80	
Bills receivable past due, and interest on same.....			4,150 87	
Judgments, office furniture, and safes.....			8,668 41	
			\$8,019 08	

Aggregate amount of all the available assets of the company..... \$509,659 68

LIABILITIES.

Amount of unpaid losses (of which \$10,500 00 are resisted).....	\$88,060 00	
Deduct re-insurance and salvage claims.....	6,600 00	
		\$81,460 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$165,181 71	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	49,697 84	
Amount of reserve on all outstanding risks.....		\$214,879 55
Aggregate liabilities (except capital stock).....		\$246,339 55
Surplus as regards policy-holders.....	\$268,880 18	
Capital stock.....	250,000 00	
Surplus over capital.....		\$18,880 18

INCOME.

		<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$488,806 82	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	116,699 89	
Net amount of cash actually received during the year for premiums.....		\$371,606 93
Interest received during the year on bonds and mortgages.....		88,615 71
Bills and notes received during the year for premiums remaining unpaid.....	\$18,554 47	
Aggregate cash income during the year.....		\$410,222 64

EXPENDITURES.

		<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$546,684 91	
Re-insurances.....	18,511 98	
Net amount paid during the year for losses (of which \$328,556 95 belonged to prior years)...		\$568,172 93
Paid or allowed during the year for commissions and brokerage.....		55,656 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		43,846 90
Paid during the year for State, national, and local taxes in this and other States.....		11,954 22
Supplies, \$8,258 08; office expense, \$2,100 68; advertising and other items, \$18,480 08.....		28,838 79
Aggregate cash expenditures during the year.....		\$666,965 99

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1879.....	\$48,916,405	\$661,581 26
Written during the year.....	29,871,150	488,806 82
Total.....	\$78,787,555	\$1,149,687 68
Deduct expirations.....	48,592,447	715,699 47
In force at the end of the year.....	\$30,195,108	\$484,908 21
Deduct amount re-insured.....	281,858	4,466 11
Net amount in force.....	\$29,913,250	\$480,442 10
In force, not more than one year to run.....	\$32,994,650	\$380,248 43
More than one, and not more than three years to run.....	4,811,494	69,124 19
More than three years to run.....	2,105,676	80,251 55
Net amount in force December 31, 1878.....	\$29,913,250	\$480,442 10

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$914,880 00
Premiums received.....	20,595 23
Losses paid on risks taken.....	26,212 27
Total losses incurred during the year in the State of Michigan, \$27,212 27.	

HOWARD INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 66 WALL STREET, NEW YORK.

[Incorporated March 9, 1825; commenced business March, 1825.]

SAMUEL T. SKIDMORE, *President*. - - - - - THEODORE KEELER, *Secretary*.

Attorney for Michigan, ALEX. McLANE, of Detroit.

CAPITAL.

Capital stock paid \$500,000 00.

ASSETS.

Real estate	\$125,000 00
Loans on bond and mortgage of real estate (first liens) of which \$9,000 is in process of foreclosure	67,600 00
Interest due, \$680, and accrued, \$1,056 42, on said mortgage loans; total	1,636 42
Value of lands mortgaged	158,000 00
Buildings (insured for \$29,000 00)	73,000 00
Total value of mortgaged premises	\$326,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds	\$235,000 00	\$268,300 00	
New York State bonds	5,000 00	5,350 00	
New York city bonds	30,000 00	30,000 00	
Kings county bonds	25,000 00	25,000 00	
Delaware & Hudson gold bonds	7,000 00	7,700 00	
Delaware & Hudson mortgage bonds	50,000 00	52,500 00	
Metropolitan National Bank stock	10,000 00	12,600 00	
Phoenix National Bank stock	5,000 00	5,000 00	
American Exchange National Bank stock	14,700 00	16,200 00	
Totals (carried out at market value)	\$381,700 00	\$422,650 00	422,650 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
United States bonds	\$2,500 00	\$10,950 00	\$3,000 00	
American Exchange National Bank stock	1,400 00	1,540 00	1,800 00	
Delaware & Hudson Canal Co. stock	17,800 00	20,750 00	15,000 00	
Totals (carried out at amount loaned)	\$23,300 00	\$33,240 00	\$24,800 00	24,800 00
Cash in the company's principal office, \$2,719 26; do. in bank, \$20,890 48				23,549 69
Interest due and accrued on stocks, not included in "market value"				4,657 86
Interest due and accrued on collateral loans				881 70
Gross premiums in due course of collection				16,906 16
Salvages on losses already paid, \$1,260 00; rents due and accrued, \$966 67				2,116 67
Items not allowed as available assets:				
Individual accounts			\$1,801 80	
Personal property			5,000 00	
			\$6,801 80	
Aggregate amount of all the available assets of the company				\$688,698 50

LIABILITIES.

Amount of unpaid losses	\$11,248 89
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less	\$111,493 81
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	10,021 66
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	750 00
Amount of reserve on all outstanding risks	122,268 97
Balances due agents	174 88
Aggregate liabilities (except capital stock)	\$183,687 13
Surplus as regards policy-holders	\$55,011 88
Capital stock	500,000 00
Surplus over capital	\$55,011 88

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$267,118 58	\$1,450 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	19,858 88	107 50	
Net amount of cash actually received during the year for premiums...	\$247,259 70	\$1,342 50	\$248,602 20
Interest received during the year on bonds and mortgages.....			4,019 17
Interest and dividends received on bonds and stocks, and from all other sources.....			24,104 84
Income from all other sources viz., rents.....			5,200 90
Aggregate cash income during the year.....			\$282,421 71

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$6,179 81 belonged to prior years)...	\$78,476 74
Cash dividends actually paid during the year.....	27,500 00
Paid or allowed during the year for commissions and brokerage.....	27,247 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	26,560 00
Paid during the year for State, national, and local taxes in this and other States.....	10,600 94
Printing, advertising, and supplies, \$7,690 86; repairs to real estate, \$1,845 07; fire patrol, etc., \$1,599 94; other payments, \$9,447 40.....	20,088 27
Aggregate cash expenditures during the year.....	\$195,468 74

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$27,585 649	\$197,419 87	\$10,000	\$800 00
Written during the year.....	82,258 715	267,118 58	21,000	1,450 00
Total.....	\$29,844 364	\$464,538 45	\$31,000	\$2,250 00
Deduct expirations.....	88,596 663	225,262 89	21,000	1,500 00
In force at the end of the year.....	\$25,947 701	\$239,275 56	\$10,000	\$750 00
Deduct amount re-insured.....	\$671 798	\$6,758 85		
Net amount in force.....	\$25,275 918	\$232,516 71	\$10,000	\$750 00
In force, not more than one year to run.....	\$28,829 020	\$222,984 69	\$10,000	\$750 00
More than one and not more than three years to run..	1,288,148	10,505 58		
More than three years to run.....	153,730	2,021 55		
Net amount in force December 31, 1873.....	\$25,275 918	\$235,511 71	\$10,000	\$750 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i> \$1,483,408 00
Premiums received.....	16,959 06
Losses paid on risks taken.....	5,476 71
Total losses incurred during the year in the State of Michigan, \$4,676 71.	

HUMBOLDT INSURANCE COMPANY,

NEW JERSEY.

HOME OFFICE, NEWARK.

[Incorporated March, 1870; commenced business May 1, 1870.]

GEO. BROWN, *President.*E. F. HIGGINS, *Secretary.*

Attorney for Michigan, M. D. OSBAND, of Lansing.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$19,000 00
Loans on bond and mortgage of real estate (first liens).....	\$17,433 00
Interest accrued on said mortgage loans.....	5,675 21

Value of lands mortgaged.....	\$464,000 00	
Buildings (insured for \$124,050).....	250,000 00	
Total value of mortgaged premises.....	\$714,000 00	
Cash in the company's principal office, \$1,524 56; do. in bank, \$35,606 14.....		\$37,130 70
Gross premiums in due course of collection.....		80,002 85
Due from other companies for re-insurance already paid.....		750 00
Items not admitted as available assets:		
Office fixtures.....	\$1,500 00	
Aggregate amount of all the available assets of the company.....		\$309,611 76

LIABILITIES.

Amount of unpaid losses (of which \$2,500 are resisted).....		\$9,480 68
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$74,485 16	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,091 88	
Amount of reserve on all outstanding risks.....		75,577 04
Commissions, brokerage, and other charges due and to become due.....		4,500 43
Aggregate liabilities (except capital stock).....		\$80,508 09
Surplus as regards policy-holders.....	\$20,108 67	
Capital stock.....	200,000 00	
Surplus over capital.....	20,108 67	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$204,598 58	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums....	28,788 27	
Net amount of cash actually received during the year for premiums.....		\$182,815 26
Interest received during the year on bonds and mortgages.....		18,896 43
Rents.....		1,500 00
Received for increased capital.....	\$50,000 00	
Aggregate cash income during the year.....		\$197,711 74

EXPENDITURES.

	<i>On Fire Risks.</i>	
Net amount paid during the year for fire losses (of which \$2,816 12 belonged to prior years).....	\$70,448 06	
Cash dividends actually paid during the year.....	15,250 00	
Paid or allowed during the year for commissions and brokerage.....	84,469 75	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	15,904 99	
Paid during the year for State, national, and local taxes, in this and other States.....	1,891 82	
Profit and loss account.....	141 18	
Aggregate cash expenditures during the year.....		\$187,598 80

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$4,628,063	\$69,117 74
Written during the year.....	12,466,708	211,908 45
Total.....	\$17,094,771	\$280,931 19
Deduct expirations.....	7,016,069	126,744 46
In force at the end of the year.....	\$10,078,702	\$154,176 73
Deduct amount re-insured.....	145,770	8,022 64
Net amount in force.....	\$9,932,932	\$151,154 09
In force, not more than one year to run.....	\$9,771,082	\$148,970 82
More than one and not more than three years to run.....	122,550	1,605 90
More than three years to run.....	88,750	577 87
Net amount in force December 31, 1873.....	\$9,932,932	\$151,154 09

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	
Fire, marine, and inland risks taken.....	\$251,230 00	
Premiums received.....	7,618 52	
Losses paid on risks taken.....	2,801 80	
Total losses incurred during the year in the State of Michigan, \$2,801 80.		

INSURANCE COMPANY OF NORTH AMERICA, PENNSYLVANIA.

HOME OFFICE, 232 WALNUT STREET, PHILADELPHIA.

[Incorporated April 14, 1794; commenced business April 14, 1794.]

ARTHUR G. COFFIN, *President*. - - - - - MATHIAS MORRIS, *Secretary*.
Attorney for Michigan, C. B. HEBBARD, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00

ASSETS.

Real estate.....	\$25,000 00
Loans on bond and mortgage of real estate (first liens).....	676,190 00
Interest due on said mortgage loans.....	13,905 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$300,000 00	\$340,450 00	
State of Pennsylvania bonds.....	116,000 00	120,040 00	
State of New Jersey bonds.....	50,000 00	52,500 00	
State of Delaware bonds.....	10,000 00	10,000 00	
State of Connecticut bonds.....	75,000 00	75,000 00	
Philadelphia city bonds.....	300,000 00	308,750 00	
Cincinnati city bonds.....	40,000 00	38,860 00	
Williamsport city bonds.....	3,000 00	2,400 00	
Pittsburgh city bonds.....	15,000 00	15,000 00	
Bellefonte borough bonds.....	6,000 00	5,400 00	
North Pennsylvania R. R. Co.'s mortgage bonds.....	20,000 00	19,400 00	
North Pennsylvania R. R. Co. bonds.....	5,000 00	4,950 00	
American S. S. Co. bonds, guaranteed by Pennsylvania R. R. Co.....	40,000 00	32,000 00	
Pennsylvania & New York Canal and R. R. Co.'s bonds, guaranteed by Lehigh Valley R. R. Co.....	80,000 00	29,700 00	
Delaware R. R. Co.'s mortgage loan, guaranteed by Philadelphia, W. & B. R. R. Co.....	10,000 00	9,800 00	
Lehigh Valley R. R. Co.'s mortgage bonds.....	50,000 00	47,500 00	
Lehigh Valley R. R. Co.'s registered bonds.....	25,000 00	24,000 00	
Western Pennsylvania mortgage bonds, guaranteed by Pennsylvania R. R. Co.....	15,000 00	12,000 00	
Lehigh Coal & Navigation Co. mortgage loan.....	25,000 00	23,500 00	
Lehigh Coal & Navigation Co.'s convertible loan.....	6,000 00	5,400 00	
Philadelphia & Reading Co.'s bonds.....	13,000 00	12,260 00	
Delaware & R. & C. & A. R. R. & T. Co. bonds.....	21,000 00	20,140 00	
Chesapeake & Delaware Canal Co.'s mortgage loan.....	37,000 00	38,300 00	
Delaware Division Canal mortgage loan.....	15,000 00	13,900 00	
Union Canal Co.'s mortgage loan.....	5,000 00	500 00	
Philadelphia, Germantown & Norris R. R. Co. stock.....	15,000 00	25,500 00	
Philadelphia National Bank stock.....	10,000 00	15,000 00	
Germantown & Perkiomen Turnpike stock.....	8,130 00	1,260 00	
Chesapeake & Delaware Canal Co. stock.....	11,400 00	6,340 00	
North Pennsylvania stock.....	5,500 00	5,500 00	
Philadelphia & Southern Mail S. S. Co.....	5,000 00	2,400 00	
Totals (carried out at market value).....	\$1,285,050 00	\$1,312,950 00	1,312,950 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Lehigh Coal Co.'s loan.....	\$1,000 00	\$3,440 00	\$3,000 00	
Philadelphia city bonds.....	15,000 00	15,000 00	11,200 00	
Empire Transportation Co. stock.....	1,500 00	1,500 00	2,000 00	
Cumberland I. & N. Co. stock.....	2,300 00	2,300 00		
Pennsylvania Co. for Insurance on Live Stock.....	14,800 00	25,160 00	11,000 00	
Totals (carried out at amount loaned).....	\$40,500 00	\$50,660 00	\$33,200 00	33,200 00
Cash deposited in bank.....				480,245 04
Interest due and accrued on loans, not included in "market value".....				276 00
Gross premiums in due course of collection, marine, \$146,088 89; fire, \$121,723 41.....				267,754 80
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				418,079 16
Salvage property and claims on losses already paid.....				30,000 00

Items not admitted as available assets:

Note.....	\$1,000 00
Book balances due company.....	43,881 64
	<u>\$44,881 64</u>

Aggregate amount of all the available assets of the company..... \$2,268,000 00

LIABILITIES.

Amount of unpaid losses (of which \$6,500 00 are resisted).....	\$259,500 00
Re-insurance reserve at 50 per cent of premium on fire risks running one year or less.....	\$874,320 88
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	402,689 05
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	412,970 87

Amount of reserve on all outstanding risks.....	1,689,328 25
Cash dividends declared, due or to become due.....	1,500 00
Reclaimable by insured on perpetual policies.....	828,656 29
All taxes and assessments.....	80,000 00

Aggregate liabilities (except capital stock).....	\$2,819,479 64
Surplus as regards policy-holders.....	\$248,520 86
Capital stock.....	500,000 00
Surplus over capital.....	\$448,420 86

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$1,987,895 44	\$1,924,170 57	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	148,148 73	855,881 18	
Net amount of cash actually received during the year for premiums.....	\$1,844,251 73	\$1,568,289 44	\$3,412,541 16
Interest received during the year on bonds and mortgages.....			88,805 28
Interest and dividends received on bonds and stocks, and from all other sources.....			76,240 45
Bills and notes received during the year for premiums remaining unpaid.....		\$418,079 16	
Deposit premiums received for perpetual risks.....		20,288 83	
Aggregate cash income during the year.....			\$3,522,586 99

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$1,460,616 71	\$1,687,665 54	
Deduct amounts actually received during the year for salvages and re-insurances.....	25,546 26	880 956 89	
Net amount paid during the year for losses (of which \$648,497 99 belonged to prior years).....	\$1,425,070 45	\$1,605,709 95	\$2,781,779 40
Paid or allowed during the year for commissions and brokerage.....			460,648 61
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			75,500 00
Paid during the year for State, national, and local taxes in this and other States.....			79,187 20
Advertising, postage, stationery, printing, surveys, traveling expenses, etc.....			170,980 08
Amount of deposit premium on perpetual fire risks.....		\$12,041 24	
Aggregate cash expenditures during the year.....			\$3,518,040 24

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....		\$181,904,814	\$2,581,919 88	\$16,629,739	\$450,614 00
Written during the year.....		142,681,658	1,996,705 58	148,787,887	1,924,170 57
Total.....		\$324,586,472	\$4,578,625 46	\$165,867,086	\$2,418,785 26
Deduct expirations.....		141,991,788	1,788,525 14	159,563,206	2,000,814 59
In force at the end of the year.....		\$182,594,684	\$2,890,100 32	\$12,784,880	\$412,970 87
Net amount in force.....		\$182,594,684	\$2,890,100 32	\$12,784,880	\$412,970 87
In force, not more than one year to run.....		\$197,436,884	\$1,748,441 66		
More than one and not more than three years to run.....		44,486,028	682,308 77		
More than three years to run.....		5,669,841	100,608 50		
Perpetual risks in force and interest premiums.....		11,568,449	888,656 89		
Net amount in force December 31, 1873.....		\$188,194,190	\$28,300,100 32	\$12,784,880	\$412,970 87

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$6,787,074 00
Premiums received.....	127,054 65
Losses paid on risks taken.....	65,527 66
Total losses incurred during the year in the State of Michigan, \$54,765 04.	

IRVING INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 157 BROADWAY.

[Incorporated April 30, 1872; commenced business April 30, 1872.]

MARTIN L. CROWELL, *President*.JAMES N. WILSON, *Secretary*.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$90,900 00
Interest accrued on said mortgage loans.....		590 25
Value of lands mortgaged.....	\$145,000 00	
Buildings (insured for \$34,050 00).....	94,000 00	
Total value of mortgaged premises.....	\$239,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$109,000 00	\$123,087 50	123,087 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
East River National Bank stock.....	\$3,000 00	\$3,300 00		
Irving National Bank stock.....	1,000 00	1,200 00	\$2,750 00	
State of Indiana canal stock.....	8,225 00	8,889 50	7,000 00	
Irving National Bank stock.....	2,000 00	2,400 00	2,000 00	
Third Avenue R. R. Co. bonds.....	8,000 00	2,850 00		
Dry Dock and E. Broadway & Battery R. R. Co. bonds.....	1,000 00	900 00	8,000 00	
N. Y. Central & Hudson R. R. Co. stock.....	4,500 00	4,455 00		
American Dock & Imp't Co. bonds.....	1,000 00	980 00	4,800 00	
Lake Shore & Mich. S. R. R. Co. stock.....	1,000 00	778 75	425 00	
Columbus & Indianapolis Central R. R. bonds.....	1,000 00	840 00	700 00	
United States bonds.....	1,500 00	1,754 50		
American Coal Co. stock.....	1,625 00	984 87	2,000 00	
Etna Insurance Co. stock.....	5,000 00	4,500 00	2,500 00	
Lorillard Insurance Co. stock.....	1,000 00	1,000 00	800 00	
West Side Bank stock.....	2,500 00	2,750 00		
American Express Co. stock.....	8,800 00	2,204 00	4,000 00	
Chicago & Alton R. R. Co. stock.....	10,000 00	10,500 00		
New York State Loan & Trust Co. stock.....	2,000 00	1,800 00	10,000 00	
Chicago & Alton R. R. Co. stock.....	10,000 00	10,275 00		
Col., Chicago & Indiana Central R. R. Co. stock.....	10,000 00	2,725 00	8,000 00	
American Dry Dock & Imp't Co. bond.....	1,000 00	980 00	600 00	
Cleveland & Pittsburgh R. R. Co. stock.....	1,500 00	1,283 50	250 00	
Totals (carried out at amount loaned).....	\$75,650 00	\$86,693 62	\$48,425 00	48,425 00
Cash deposited in bank.....			3,978 51	3,978 51
Interest due and accrued on collateral loans.....			293 74	293 74
Gross premiums in due course of collection.....			13,334 46	13,334 46
Membership N. Y. Produce Exchange.....			250 00	250 00
Aggregate amount of all the available assets of the company.....			\$230,886 54	\$230,886 54

LIABILITIES.

Amount of unpaid losses.....		\$3,395 49
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$54,523 98	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,502 97	
Amount of reserve required to re-insure all outstanding risks.....		54,681 95
Cash dividends declared, due or to become due.....		13,510 00
Due and accrued for salaries, rent, advertising, or agency expenses.....		750 00
Commissions, brokerage, and other charges due and to become due.....		1,551 21
Aggregate liabilities (except capital stock).....		\$76,368 65
Surplus as regards policy-holders.....	\$204,519 91	
Capital stock.....	200,000 00	
Surplus over capital.....		\$4,519 91

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year, for premiums.....	\$113,421 82	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	5,082 24	
Net amount of cash actually received during the year for premiums.....		\$118,339 08
Interest received during the year on bonds and mortgages.....		7,277 87
Interest and dividends received on bonds and stocks, and from all other sources.....		7,518 25
Income from all other sources, viz., rents, \$1,000 00; profit on sale U. S. stocks, \$4,825 00.....		8,825 00
Received for calls on capital.....	\$30,000 00	
Aggregate cash income during the year.....		\$183,454 70

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$30,369 67 belonged to prior years)....	\$124,052 98
Cash dividends actually paid during the year.....	490 00
Paid or allowed during the year for commissions and brokerage.....	15,450 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,800 00
Paid during the year for State, national, and local taxes, in this and other States.....	1,492 46
Rent, office, agency, and incidental expenses.....	12,078 28
Aggregate cash expenditures during the year.....	\$166,354 82

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$5,484,666		\$45,571 27
Written during the year.....	11,812,919		121,559 55
Total.....	\$17,247,578		\$167,130 82
Deduct expirations.....	8,880,879		54,799 50
In force at the end of the year.....	\$8,916,699		\$112,881 82
Deduct amount re-insured.....	49,666		422 87
Net amount in force.....	\$8,967,033		\$111,908 45
In force, not more than one year to run.....	\$8,696,792		\$109,637 96
More than one and not more than three years to run.....	186,241		2,005 49
More than three years to run.....	14,000		245 00
Net amount in force Dec. 31, 1873.....	\$8,967,033		\$111,908 45

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$249,800 66
Premiums received.....	5,057 65
Losses paid on risks taken.....	1,799 88
Total losses incurred during the year in the State of Michigan, \$1,799 88.	

LAMAR INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 184 BROADWAY, N. Y.

[Incorporated April 3, 1872; commenced business April 3, 1872.]

ISAAC N. ST. JOHN, *President.* - - - - - WM. N. MACDIARMID, *Secretary.*
 Attorney for Michigan, W. S. TALMAN, of Detroit.

CAPITAL.

Capital Stock, paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$83,900 00
Value of lands mortgaged.....	\$27,000 00	
Buildings (insured for \$34,900 00).....	57,000 20	
Total value of mortgaged premises.....	\$84,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$210,000 00	\$241,220 00	\$241,220 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Phoenix Ins. Co. stock.....	\$8,000 00	\$8,400 00	\$8,000 00	5,000 00
Cash in the company's principal office, \$239 06; do. in bank, \$9,208 20.....				9,447 26
Gross premiums in due course of collection.....				5,058 95
Salvage property and claims on losses already paid, \$1,500 00; due from other companies for re-insurance on losses already paid, \$8,112 48.....				4,612 48
Aggregate amount of all the available assets of the company.....				\$299,220 69

LIABILITIES.

Amount of unpaid losses.....			\$5,700 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$56,868 58	
Re-insurance reserve at <i>pro rata</i> on fire risks running more than one year.....		8,176 88	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....		712 50	
Amount of reserve on all outstanding risks.....			70,757 41
Commissions, brokerage, etc., \$45 42; return premiums, \$149 76.....			601 18
Aggregate liabilities except capital stock.....			\$77,058 59
Surplus as regards policy-holders.....		\$222,181 10	
Capital stock.....		900,000 00	
Surplus over capital.....			\$32,181 10

INCOME.

	On Fire Risks.	On Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$171,085 14	\$9,902 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	11,490 09	1,127 08	
Net amount of cash actually received during the year for premiums.....	\$159,595 05	\$8,775 61	\$168,340 67
Interest received during the year on bonds and mortgages.....			1,092 79
Interest and dividends received on bonds and stocks, and from all other sources.....			14,789 00
Aggregate cash income during the year.....			\$184,222 06

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$111,906 20	\$7,898 82	
Deduct amounts actually received during the year for salvages.....	799 00		
Net amount paid during the year for losses (of which \$45,026 56 belonged to prior years).....	\$111,006 51	\$7,898 82	\$118,900 23
Paid or allowed during the year for commissions and brokerage.....			15,441 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			16,090 00
Paid during the year for State, national, and local taxes in this and other States.....			2,419 57
Rent, advertising, stationery, fire patrol, etc.....			15,107 26
Aggregate cash expenditures during the year.....			\$167,951 81

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1872.....	\$2,754,223 00	\$92,650 71	\$5,000 00	\$100 00
Written during the year.....	16,857,708 00	165,589 28	8,424,890 00	8,820 06
Total.....	\$25,118,984 00	\$358,239 99	\$8,424,890 00	\$8,920 06
Deduct expirations.....	14,500,766 00	119,650 28		8,907 56
In force at the end of the year.....	\$10,528,170 00	\$188,589 71	\$10,000 00	\$712 50
Deduct amount re-insured.....	18,500 00	168 85		
Net amount in force.....	\$10,509,670 00	\$188,420 86	\$10,000 00	\$712 50
In force, not more than one year to run.....	\$10,179,590 00	\$188,787 07		\$712 50
More than one and not more than three years to run..	191,500 00	2,598 06		
More than three years to run.....	188,500 00	2,157 28		
Net amount in force December 31, 1873.....	\$10,509,670 00	\$188,420 86	\$10,000 00	\$712 50

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	Fire Risks.
Fire, marine, and inland risks taken.....	\$168,964 00
Premiums received.....	1,872 60
Total losses incurred during the year in the State of Michigan, none.	

LANCASTER FIRE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, LANCASTER.

[Organized April 16, 1888; re-organized or incorporated Nov. 4, 1867; commenced business March 9, 1863.]

THOS. E. FRANKLIN, *President*.BENJ. F. SHENK, *Secretary*.

Attorney for Michigan, CHAS. D. STEVENS, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real Estate (less \$2,700 00 incumbrance thereon).....	\$28,800 00
Loans on bond and mortgage of real estate (first liens)	72,700 00
Interest on said mortgage loans.....	8,885 62
Value of lands mortgaged.....	\$146,400 00
Buildings (insured for \$48,100 00).....	168,800 00
Total value of mortgaged premises.....	\$300,700 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$4,000 00	\$4,200 00	
Delaware State bonds.....	7,000 00	7,000 00	
Camden & Amboy R. R. consolidated loan bonds.....	8,000 00	2,820 00	
Delaware & Raritan Canal and Camden & Amboy R. R. bonds.....	1,000 00	940 00	
Lehigh Valley R. R. first mortgage bonds.....	5,000 00	4,725 00	
Pennsylvania R. R. general bonds.....	15,000 00	12,650 00	
Connecting Railway bonds.....	1,900 00	900 00	
Union Pacific R. R. first mortgage bonds.....	10,000 00	8,575 00	
Missouri State stock.....	6,000 00	5,640 00	
Farmers' National Bank stock.....	2,550 00	4,080 00	
Columbia National Bank stock.....	1,500 00	2,325 00	
Totals (carried out at market value).....	\$54,000 00	\$55,415 00	55,415 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
14 shares Strasburg National Bank stock.....	\$1,400 00	\$1,820 00	\$1,750 00
40 shares Inland Insurance & Deposit Co. stock.....	1,000 00	1,000 00	828 00
6 shares Columbia National Bank stock.....	600 00	900 00	625 00
96 shares Farmers' National Bank stock.....	4,900 00	7,340 00	6,750 00
20 shares Manor Turnpike Co. stock.....	1,000 00	1,500 00	1,000 00
45 shares Conestoga & Big Spring Turnpike Co. stock.....	675 00	675 00	2,000 00
50 shares Lancaster Gas Co. stock.....	1,325 00	1,690 00	450 00
20 shares Columbia Gas Co. stock.....	500 00	600 00	250 00
12 shares Hamtramck Iron Co. stock.....	800 00	800 00	5,000 00
400 shares Lake Superior & Detroit Manufacturing Co. stock.....	10,000 00	15,000 00	2,400 00
1,800 shares Enterprise Coal Co. stock.....	18,000 00	5,400 00	400 00
16 shares Marietta & Maytown Turnpike Co. stock.....	400 00	640 00	1,100 00
65 shares Lancaster & Marietta Turnpike Co. stock.....	1,625 00	1,800 00	4,000 00
Schuylkill Navigation bonds.....	6,000 00	4,800 00	4,800 00
Alleghany county bonds.....	6,000 00	5,400 00	15,200 00
United States 5-20 bonds.....	16,150 00	19,084 85	4,350 00
Union Pacific R. R. first mortgage bonds.....	5,000 00	4,987 50	2,500 00
Pennsylvania R. R. first mortgage bonds.....	4,000 00	4,000 00	1,800 00
Harrisburg, Portsmouth & Lancaster R. R. bonds.....	2,000 00	2,000 00	4,900 00
Lehigh Valley R. R. bonds.....	5,000 00	5,080 00	2,800 00
Bridgeport & Port Norris R. R. bonds.....	8,000 00	2,350 00	600 00
Lawrence county bonds.....	800 00	800 00	1,250 00
City of New Orleans bonds.....	1,500 00	1,250 00	500 00
Catawissa R. R. bonds.....	500 00	500 00	

Totals (carried out at amount loaned).....	\$90,675 00	\$87,847 00	\$68,318 00
Loans made by company other than above, on mortgages and judgments, 17,775 00, transferred to the company and held as collateral.....			18,300 00
Cash in the company's principal office.....			4,120 62
Cash deposited in bank.....			89,873 77
Interest due and accrued on collateral loans.....			2,604 81
Gross premiums in due course of collection.....			47,493 66
Rents due and accrued, \$215; due from other companies, \$1,188 92.....			1,348 92

Items not admitted as available assets:		
Bills receivable, past due.....	\$3,376 23	
Office furniture and supplies, \$2,890 81; perpetual policy on company's building, \$120 00.....	8,000 81	
	<u>\$6,877 08</u>	
Aggregate amount of all the available assets of the company.....		\$380,820 91
LIABILITIES.		
Amount of unpaid losses (of which \$6,975 00 are resisted).....		\$28,295 08
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$38,951 80	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>84,756 42</u>	
Amount of reserve required to re-insure all outstanding risks.....		78,707 72
Reclaimable by insured on perpetual policies.....		2,048 96
Cash dividends declared, due or to become due.....		1,781 00
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,984 83
State, county, and other taxes, \$1,260 00; commissions, etc., \$6,286 74.....		<u>7,646 74</u>
Aggregate liabilities (except capital stock).....		\$115,274 27
Surplus as regards policy-holders.....	\$215,046 64	
Capital stock.....	<u>200,000 00</u>	
Surplus over capital.....		\$15,046 64

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$191,503 88	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	<u>8,069 69</u>	
Net amount of cash actually received during the year for premiums.....		\$183,432 64
Interest received during the year on bonds and mortgages.....		14,879 81
Income from all other sources, viz: rents, \$367 75; brokerages, \$968 41; real estate, \$200 00....		<u>2,061 16</u>
Aggregate cash income during the year.....		\$199,858 61

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$18,498 18 belonged to prior years)....	\$36,648 27	
Cash dividends actually paid during the year.....	4,289 00	
Paid or allowed during the year for commissions and brokerage.....	89,411 27	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,877 65	
Paid during the year for State, national, and local taxes, in this and other States.....	2,770 73	
Interest on collaterals held by the company and paid back on collections.....	<u>1,468 75</u>	
Aggregate cash expenditures during the year.....		\$146,940 66

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$6,782,279	\$95,902 69
Written during the year.....	<u>17,906,830</u>	<u>242,573 88</u>
Total.....	\$23,989,099	\$238,276 58
Deduct expirations.....	<u>18,267,884</u>	<u>171,996 06</u>
In force at the end of the year.....	\$10,681,765	\$166,450 49
Deduct amount re-insured.....	<u>2,688,917</u>	<u>88,580 47</u>
Net amount in force.....	\$7,997,848	\$187,911 03
In force, not more than one year to run.....	\$4,209,771	\$77,902 61
More than one and not more than three years to run.....	2,990,945	36,286 96
More than three years to run.....	810,157	12,723 49
Perpetual risks in force and interest premiums.....	<u>76,975</u>	<u>2,048 96</u>
Net amount in force Dec. 31, 1873.....	\$7,997,848	\$187,911 03

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$178,566 53
Premiums received.....	4,566 17
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, \$919 50.	

LORILLARD INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 152 BROADWAY, N. Y.

[Incorporated December, 1871; commenced business January, 1872.]

CARLISLE NORWOOD, *President*.JOHN C. MILLS, *Secretary*.

Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid..... \$300,000 00.

ASSETS.

Real estate (leasehold property).....	\$10,082 50
Loans on bond and mortgage of real estate (first liens).....	262,800 00
Interest accrued on said mortgage loans.....	9,210 95
Total value of mortgaged premises.....	\$318,000 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Phenix National Bank stock.....	\$2,000 00	\$2,000 00		
Hanover Insurance Co. stock.....	500 00	500 00	\$1,600 00	
N. Y. Central & Hudson R. R. stock.....	10,000 00	10,000 00	6,000 00	
Lake Shore & Michigan Southern R. R. bonds.....	5,000 00	4,700 00	4,000 00	
Rutger's Insurance Co. stock.....	1,000 00	1,500 00	1,000 00	
Adriatic Insurance Co. stock.....	2,000 00	1,600 00	500 00	
New York county bond.....	5,000 00	5,000 00	8,500 00	
Manhattan Life Insurance Co. stock.....	5,000 00	30,000 00		
Citizen's Bank stock.....	1,000 00	1,200 00	12,000 00	
Hartford & New Haven R. R. Co. stock.....	1,800 00	1,800 00		
N. Y. Central & Hudson R. R. bonds.....	50,000 00	50,000 00	50,000 00	
Second Avenue R. R. 3d mortgage bonds.....	5,000 00	5,000 00		
Citizen's Insurance Co. stock.....	200 00	260 00		
National Insurance Co. stock.....	875 00	875 00	700 00	
Lenox Insurance Co. stock.....	175 00	175 00		
Citizen's Insurance Co. scrip.....	570 00	570 00		
Totals (carried out at amount loaned).....	\$89,120 00	\$104,180 00	\$79,800 00	79,800 00
Cash in the company's principal office, \$1,762 10; do. in bank, \$28,424 25.....				25,186 85
Interest due and accrued on collateral loans.....				8,523 10
Net premiums in due course of collection.....				81,078 28
Rents due and accrued, \$2,466 66; due from other companies for re-insurance on losses already paid, \$500 00.....				2,966 66
Aggregate amount of all the available assets of the company.....				\$424,096 84

LIABILITIES.

Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$77,866 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,540 09
Amount of reserve on all outstanding risks.....	\$86,906 87
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,666 66
Return premiums.....	85 17
Aggregate liabilities (except capital stock).....	\$88,658 70
Surplus as regards policy holders.....	\$285,488 14
Capital stock.....	800,000 00
Surplus over capital.....	\$25,488 14

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$289,077 00
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	41,424 17
Net amount of cash actually received during the year for premiums.....	\$197,652 88
Interest received during the year on bonds and mortgages.....	18,439 99
Interest and dividends received on bonds and stocks, and from all other sources.....	8,887 71
Aggregate cash income during the year.....	\$219,929 88

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$31,500 00 belonged to prior years)....	\$98,461 87
Cash dividends actually paid during the year.....	21,000 00
Paid or allowed during the year for commissions and brokerage.....	27,201 96
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	24,100 00
Paid during the year for State, national, and local taxes, in this and other States.....	13,702 79
All other payments and expenditures.....	22,400 23
Aggregate cash expenditures during the year.....	\$306,926 90

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$14,211,817	\$128,575 07
Written during the year.....	23,778,787	216,944 18
Total.....	\$37,990,604	\$245,519 25
Deduct expirations.....	22,227,708	161,175 00
In force at the end of the year.....	\$15,762,891	\$184,148 65
Deduct amount re-insured.....	1,408,071	14,939 69
Net amount in force.....	\$14,354,780	\$169,218 76
In force, not more than one year to run.....	18,050,771	154,788 57
More than one and not more than three years to run.....	812,186	9,427 48
More than three years to run.....	491,878	5,658 26
Net amount in force Dec. 31, 1873.....	14,354,780	\$169,218 76

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$918,935 01
Premiums received.....	14,551 26
Losses paid on risks taken.....	3,140 42
Total losses incurred during the year in the State of Michigan, \$3,740 42.	

MANHATTAN FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK.

[Incorporated January 8, 1872; commenced business March 31, 1872.]

ANDREW J. SMITH, *President*. JOHN H. BEDELL, *Secretary*.
 Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid..... \$250,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$143,588 00
Interest due, \$337 85, and accrued, \$1,724 48 on said mortgage loans; total.....	2,561 73
Value of lands mortgaged.....	\$137,000 00
Buildings (insured for \$187,500 00).....	214,300 00
Total value of mortgaged premises.....	\$351,300 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$100,000 00	\$191,330 00
Brooklyn city bonds.....	5,000 00	5,000 00
South Carolina bonds.....	20,000 00	2,400 00
Totals (carried out at market value).....	\$191,000 00	\$198,730 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Phenix insurance stock.....	\$5,000 00	\$5,750 00	\$5,000 00	
Brewers' & Maltsters'.....	2,500 00	2,500 00	2,000 00	
Brewers' & Maltsters'.....	2,000 00	2,000 00	1,500 00	
Dry Dock, East Broadway & Battery R. R. stock.....	3,400 00	5,000 00	2,500 00	
U. S. 6's, 1881.....	1,000 00	1,170 00	1,000 00	
Central Pennsylvania gold bonds.....	1,000 00	1,000 00	700 00	
Howard Insurance Company stock (16 shares).....	800 00	800 00	700 00	
New York Central R. R. stock (5 shares).....	500 00	500 00	500 00	
Gebhard insurance stock (8 shares).....	800 00	800 00	500 00	
U. S. 5-20's, 1867.....	5,000 00	5,800 00	5,000 00	
U. S. 5-20's, 1867.....	10,000 00	11,700 00	10,000 00	
Phenix insurance stock (32 shares).....	1,600 00	1,840 00	1,400 00	
Brooklyn city bonds.....	6,000 00	6,200 00	5,500 00	
U. S. 5-20's, 1865.....	1,500 00	1,750 00	1,500 00	
U. S. 5-20's, 1867.....	500 00	685 00	450 00	
Brooklyn city bonds.....	2,000 00	2,000 00	8,000 00	
New York & New Haven R. R. stock.....	1,000 00	1,500 00		
U. S. 6's, 1881.....	1,000 00	1,170 00	1,000 00	
Alabama 8's, gold and currency.....	8,000 00	7,000 00	5,000 00	
U. S. 6's, 1881.....	6,000 00	7,020 00	5,500 00	
U. S. 10-40's.....	6,000 00	6,700 00	5,000 00	
Totals (carried out at amount loaned).....	\$64,100 00	\$71,285 00	\$57,550 00	\$57,550 00
Cash deposited in bank.....				\$4,159 13
Interest due and accrued on stocks, not included in "market value".....				4,250 00
Interest due and accrued on collateral loans.....				527 87
Net premiums in due course of collection.....				85,059 55
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				6,844 73
Salvage property and claims on losses already paid.....				8,700 00

Aggregate amount of all the available assets of the company.....

\$586,450 56

LIABILITIES.

Amount of unpaid losses.....			\$15,000 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$382,489 90	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		8,579 29	
Amount of reserve on all outstanding risks.....			236,369 19
Aggregate liabilities (except capital stock).....			\$251,369 19
Surplus as regards policy-holders.....		\$385,081 87	
Capital stock.....		250,000 00	
Surplus over capital.....		\$35,081 87	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$686,594 16	\$52,710 81	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	45,058 99	15,897 92	
Net amount of cash actually received during the year for premiums..	\$590,910 17	\$37,812 89	\$628,222 56
Interest received during the year on bonds and mortgages.....			7,199 26
Interest and dividends received on bonds and stocks, and from all other sources.....			12,570 00
Aggregate cash income during the year.....			\$647,991 82

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$339,648 88	\$20,510 00	
Net amount paid during the year for losses.....			\$360,158 88
Cash dividends actually paid during the year.....			25,000 00
Paid or allowed during the year for commissions and brokerage.....			100,641 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			82,000 00
Paid during the year for State, national, and local taxes, in this and other States.....			11,450 94
Agency expenses, rent, stationery, postage, traveling expenses, and advertising.....			53,728 96
Aggregate cash expenditures during the year.....			\$562,979 76

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$31,765,561 67	\$295,968 65		
Written during the year.....	49,713,969 60	590,910 27	\$3,337,495 00	\$37,312 89
Total.....	\$71,478,881 27	\$886,888 92		

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations.....	\$89,146,981 04	\$408,418 49	\$387,495 00	\$27,812 39
In force at the end of the year.....	\$32,381,850 28	\$438,438 43		
Deduct amount re-insured.....	1,088,860 00	10,745 00		
Net amount in force.....	\$31,292,990 28	\$427,738 43		
In force, not more than one year to run.....	\$28,005,818 98	\$464,979 85		
More than one and not more than three years to run..	2,562,260 00	5,818 98		
More than three years to run.....	724,926 25	1,939 65		
Net amount in force Dec. 31, 1873.....	\$31,292,990 28	\$427,738 43		

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$1,268,428 00	\$372,415 00	\$1,685,883 00
Premiums received.....	21,328 68	5,566 78	27,494 76
Losses paid on risks taken.....	9,386 43	None.	
Total losses incurred during the year in the State of Michigan, \$9,386 43.			

MECHANICS' AND TRADERS' FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK.

[Incorporated April 18, 1858; commenced business April 18, 1858.]

JAMES R. LOTT, *President.* JOHN M. TOMPKINS, *Secretary.*
 Attorney for Michigan, WM. S. TALMAN, of Detroit.

CAPITAL.

Capital stock paid \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$381,900 00
Interest due, \$350, and accrued, \$2,388 58 on said mortgage loans; total.....	2,688 58
Buildings (insured for \$341,100 00).....	
Total value of mortgaged premises.....	\$385,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$80,000 00	\$91,887 50	91,887 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
United States Fire Insurance Co. stock.....	\$500 00	\$750 00	\$400 00	
New York State bounty bonds.....	8,000 00	8,080 00	1,940 68	
California gold bonds.....	7,000 00	7,700 00	6,600 00	
United States bonds.....	16,500 00	19,820 00	16,500 00	
Totals (carried out at amount loaned).....	\$27,000 00	\$30,860 00	\$24,740 68	24,740 68
Cash in the company's principal office, \$8,965 98; do. in bank, \$75,151 61.....				82,117 54
Interest due and accrued on collateral loans.....				188 07
Gross premiums in due course of collection.....				25,225 60
Bills receivable not matured, taken for fire, marine, or inland risks.....				36,268 87
Salvage property and claims on losses already paid.....				9,250 78
Aggregate amount of all the available assets of the company.....				\$634,277 77

LIABILITIES.

Amount of unpaid losses (of which \$5,400 00 are resisted).....	\$32,068 44
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$100,682 80
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	156 15
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	17,267 16

Amount of reserve on all outstanding risks.....	\$118,106 11
Due and accrued for rent.....	500 00
Commissions, brokerage, and other charges due and to become due.....	1,581 75
Aggregate liabilities (except capital stock).....	\$152,206 80
Surplus as regards policy-holders.....	\$452,071 47
Capital stock.....	200,000 00
Surplus over capital.....	\$252,071 47

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$256,782 59	\$96,091 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	8,888 26	6,340 21	
Net amount of cash actually received during the year for premiums.....	\$248,444 88	\$89,751 49	\$338,195 83
Interest received during the year on bonds and mortgages.....			28,129 86
Interest and dividends received on bonds and stocks, and from all other sources.....			6,181 94
Bills receivable for premiums during the year remaining unpaid.....		\$96,268 87	
Aggregate cash income during the year.....			\$367,457 63

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$98,991 04	\$97,848 88	
Deduct amounts actually received during the year for salvages, \$4,009 82; re-insurances, \$1,124 18.....	88 61	5,650 89	
Net amount paid during the year for losses (of which \$68,892 88 belonged to prior years).....	\$98,907 48	\$92,192 99	\$191,100 42
Cash dividends actually paid during the year.....			40,000 00
Paid or allowed during the year for commissions and brokerage.....			86,668 99
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			22,288 80
Paid during the year for State, national, and local taxes, in this and other States.....			4,086 42
Fire patrol, Board of Underwriters, \$1,615 92; rent, stationery, advertising, and current expenses, \$1,202 50.....			8,718 42
Aggregate cash expenditures during the year.....			\$302,808 05

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$24,408,188	\$188,078 86	\$1,475,896	\$51,104 95
Written during the year.....	80,491,622	194,961 47	11,684,251	110,505 68
Total.....	\$24,899,805	\$381,054 58	\$13,159,647	\$161,600 68
Deduct expirations.....	29,411,080	177,648 70	12,781,618	144,898 47
In force at the end of the year.....	\$25,487,775	\$208,411 18	\$428,029	\$17,267 16
Deduct amount re-insured.....	288,480	1,899 88		
Net amount in force.....	\$25,254,945	\$201,521 75	\$428,029	\$17,267 16
In force, not more than one year to run.....	\$25,285,945	\$201,865 60		
More than one and not more than three years to run.....	18,500	156 15		
Net amount in force December 31, 1878.....	\$25,254,945	\$201,521 75	\$428,029	\$17,267 16

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$172,850 00	\$496,285 00	\$668,638 00
Premiums received.....	1,917 78	10,894 89	12,812 62
Total losses incurred during the year in the State of Michigan, none.			

MERCANTILE INSURANCE COMPANY,

OHIO.

HOME OFFICE, CLEVELAND.

[Incorporated November, 1871; commenced business December 23, 1871.]

WILLIAM J. GORDON, *President*. - - - - - GEORGE A. TISDALE, *Secretary*.
 Attorney for Michigan, P. J. RALPH, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$119,400 00
Interest accrued on said mortgage loans.....		4,663 07
Value of lands mortgaged.....	\$804,500 00	
Buildings (insured for \$4,000 00).....	54,500 00	
Total value of mortgaged premises.....	\$359,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$50,000 00	\$57,500 00	
Ohio State bonds.....	23,615 88	25,000 00	
Cleveland & Pittsburgh R. R. Co. stock.....	20,000 00	17,150 00	
New York Central R. R. Co. stock.....	10,000 00	10,000 00	
Lake Shore & Michigan Southern R. R. Co. stock.....	5,000 00	4,000 00	
Buffalo & Erie R. R. mortgage bonds.....	14,000 00	14,000 00	
Buffalo & State Line R. R. mortgage bonds.....	1,500 00		
Totals (carried out at market value).....	\$124,115 88	\$127,650 00	127,650 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Merchants' National Bank, Cleveland, stock.....	\$5,000 00	\$7,500 00	\$4,000 00	
United States bonds.....	14,000 00	16,100 00	12,000 00	
Second National Bank, Cleveland, stock.....	2,500 00	8,000 00	2,000 00	
Lake Shore & Michigan Southern R'y Co. stock.....	5,000 00	4,000 00	2,000 00	
Totals (carried out at amount loaned).....	\$27,500 00	\$30,600 00	\$20,000 00	20,000 00
Cash in the company's principal office, \$5,667 98; do. in bank, \$28,481 40.....				54,000 38
Interest due and accrued on collateral loans.....				893 44
Gross premiums in due course of collection.....				7,676 01
Bills receivable not matured, taken for fire, marine, or inland risks.....				84,266 90
Salvage property and claims on losses already paid, \$6,500 00; due from other companies for re-insurance on losses already paid, \$2,596 22.....				9,096 22
Items not admitted as available assets:				
Bills receivable past due.....			\$2,988 50	
Due on account.....			2,618 34	
Office furniture.....			1,500 00	
			\$7,051 84	
Aggregate amount of all the available assets of the company.....				\$267,775 02

LIABILITIES.

Amount of unpaid losses.....		\$31,000 43
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$32,418 68	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	2,835 21	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	81,762 73	
Amount of reserve on all outstanding risks.....		66,516 61
Due and accrued for rent.....		450 00
Commissions and other charges due and to become due to agents and brokers, \$1,384 01; balance of account, \$5,672 51.....		7,056 52
Aggregate liabilities (except capital stock).....		\$106,098 55
Surplus as regards policy-holders.....	\$252,691 47	
Capital stock.....	200,000 00	
Surplus over capital.....	\$52,691 47	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$75,515 64	\$143,922 88	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	8,978 74	14,658 89	
Net amount of cash actually received during the year for premiums...	\$66,536 90	\$129,264 44	\$195,801 84
Interest received during the year on bonds and mortgages.....			9,220 21
Interest and dividends received on bonds and stocks, and from all other sources.....			8,900 76
Bills receivable for premiums during the year remaining unpaid.....		\$36,291 06	
Aggregate cash income during the year.....			\$318,923 81

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$12,428 88	\$114,809 91	
Deduct amounts actually received during the year for salvages, \$8,000 89; re-insurances, \$9,959 88.....		18,029 77	
Net amount paid during the year for losses (of which \$48,426 51 belonged to prior years).....	\$12,428 88	\$101,280 14	\$118,708 97
Cash dividends actually paid during the year.....			20,000 00
Paid or allowed during the year for commissions and brokerage.....			14,870 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			11,490 81
Paid during the year for State, national, and local taxes, in this and other States.....			8,987 18
Stationery, printing, rent, and office expenses, \$4,208 70; agency expenses, \$2,878 55.....			7,087 25
Aggregate cash expenditures during the year.....			\$171,189 15

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$4,610,405	\$49,719 84	\$574,894	\$81,738 65
Written during the year.....	6,969,988	78,645 68	7,736,694	156,166 19
Total.....	\$11,480,393	\$128,365 52	\$8,306,518	\$139,898 77
Deduct expirations.....	5,907,085	58,562 58	7,796,018	155,774 80
In force at the end of the year.....	\$5,573,308	\$60,732 99	\$512,500	\$84,123 97
Deduct amount re-insured.....	58,510	1,106 76	84,250	2,961 25
Net amount in force.....	\$5,519,848	\$58,616 23	\$478,250	\$81,162 73
In force, not more than one year to run.....	\$5,225,585	\$54,887 87	\$478,250	\$81,162 73
More than one and not more than three years to run.....	248,938	3,246 86		
More than three years to run.....	35,700	582 50		
Net amount in force December 31, 1878.....	\$5,519,848	\$58,616 23	\$478,250	\$81,162 73

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$184,480 00	\$582,957 57	\$716,687 57
Premiums received.....	2,025 23	21,280 26	23,305 49
Losses paid on risks taken.....	20 00	8,806 40	8,826 40
Total losses incurred during the year in the State of Michigan.....	20 00	18,905 40	18,925 40

MERCANTILE FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 166 BROADWAY, N. Y.

[Incorporated January 15, 1852; commenced business January 15, 1852.]

WILLIAM A. ANDERSON, President. C. W. PARMELEE, Secretary.

Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$84,000 00
Interest accrued on said mortgage loans.....		960 00
Value of lands mortgaged.....	\$147,500 00	
Buildings (insured for \$35,500).....	151,500 00	
Total value of mortgaged premises.....	\$299,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$140,000 00	\$168,250 00	168,250 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Merchants' Exchange National Bank, N. Y., stock.....	\$2,000 00	\$1,600 00	\$500 00	800 00
Cash in the company's principal office, \$1,352 84; do. in bank, \$10,847 69.....				12,200 58
Interest due and accrued on collateral loans.....				5 43
Gross premiums in due course of collection.....				5,920 00
Salvage property and claims on losses already paid.....				290 00

Aggregate amount of all the available assets of the company..... \$267,445 96

LIABILITIES.

Amount of unpaid losses (of which \$1,600 00 are resisted).....		\$1,635 88
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$41,674 62	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	8,787 78	
Amount of reserve on all outstanding risks.....		45,462 40
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,078 07
Commissions and other charges due and to become due to agents and brokers, \$655 86; return premiums, \$249 17.....		904 58
Aggregate liabilities (except capital stock).....		\$49,110 88
Surplus as regards policy-holders.....	\$218,885 58	
Capital stock.....	200,000 00	
Surplus over capital stock.....	\$18,885 58	

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$104,740 13	
Deduct amount paid for re-insurance for rebate, abatement, and return premiums.....	8,523 60	
Net amount of cash actually received during the year for premiums.....		\$96,217 53
Interest received during the year on bonds and mortgages.....		5,976 25
Interest and dividends received on bonds and stocks, and from all other sources.....		8,006 28
Aggregate cash income during the year.....		\$110,200 06

EXPENDITURES.

	On Fire Risks.	
Gross amount actually paid during the year for losses.....	\$49,589 19	
Deduct amounts actually received during the year for salvages.....	326 81	
Net amount paid during the year for fire losses (of which \$18,505 95 belonged to prior years)...		\$49,262 38
Cash dividends actually paid during the year.....		10,000 00
Paid or allowed during the year for commissions and brokerage.....		9,084 04
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		13,220 58
Paid during the year for State, national, and local taxes, in this and other States.....		8,391 13
Rent, advertising, fire patrol, office, and agency expenses.....		10,150 42
Aggregate cash expenditures during the year.....		\$96,078 04

MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1872.....		\$12,175,684 90	\$90,966 41
Written during the year.....		18,210,193 61	101,095 81
Total.....		\$25,385,878 51	\$192,062 22
Deduct expirations.....		14,788,929 89	100,566 73
In force at the end of the year.....		\$10,596,949 12	\$91,518 49
Deduct amount re-insured.....		152,702 78	1,181 82
Net amount in force.....		\$10,444,246 34	\$90,337 67
In force, not more than one year to run.....		10,091,877 41	\$4,649 06
More than one and not more than three years to run.....		867,868 98	4,768 11
More than three years to run.....		54,700 00	\$14 50
Net amount in force December 31, 1873.....		\$10,444,246 34	\$90,337 67

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....		<i>Fire Risks.</i>
Premiums received.....		\$412,873 50
Losses paid on risks taken.....		5,698 86
Total losses incurred during the year in the State of Michigan, \$4,015 64.		4,015 64

MERCANTILE MUTUAL INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 85 WALL ST., N. Y.

[Incorporated April, 1842; commenced business April, 1842.]

ELLWOOD WALKER, *President.* - - - - - C. J. LEPARD, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Bank of the Republic stock.....	\$10,000 00	\$10,000 00	
Bank of America stock.....	7,000 00	9,800 00	
Bank of Commerce stock.....	10,000 00	11,400 00	
Bank of New York stock.....	2,500 00	2,950 00	
Bank of State of New York stock.....	10,000 00	11,000 00	
Phoenix Bank stock.....	1,000 00	1,000 00	
Metropolitan Bank stock.....	5,000 00	6,200 00	
Mechanics' Bank stock.....	10,000 00	11,500 00	
Hanover Bank stock.....	10,000 00	10,200 00	
Manhattan Bank stock.....	15,000 00	21,750 00	
Continental Bank stock.....	12,000 00	9,000 00	
Union Bank stock.....	1,000 00	1,200 00	
St. Nicholas Bank stock.....	11,000 00	11,680 00	
National Gellatin Bank stock.....	6,700 00	8,578 00	
Marine Bank stock.....	1,700 00	2,805 00	
Park Bank stock.....	10,000 00	18,000 00	
American Exchange Bank stock.....	10,200 00	11,016 00	
Williamsburg Gas-light Co. stock.....	16,850 00	24,525 00	
Williamsburg Gas-light Co. scrip.....	18,000 00	18,000 00	
Coast Wrecking Co. stock.....	6,000 00	6,000 00	
New York city stock.....	20,000 00	20,000 00	
United States bonds.....	18,000 00	14,820 00	
Columbus, Chicago & Indiana Central R. R. bond.....	1,000 00	890 00	
Indianapolis & Vincennes R. R. bonds.....	20,000 00	18,000 00	
Totals (carried out at market value).....	\$222,450 00	\$250,892 00	\$250,892 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>
Indianapolis & Vincennes R. R. bond.....	5,000 00	\$4,500 00	\$4,000 00
United States bond.....	1,000 00	1,110 00	800 00
Continental Insurance Co. stock.....	8,000 00	10,400 00	7,000 00
United States bond.....	4,000 00	4,400 00	4,000 00
New Jersey Southern R. R. bond.....	1,000 00	870 00	100 00
Long Island & N. S. R. R. stock.....	10,400 00	15,600 00	6,500 00
Totals (carried out at amount loaned).....	\$29,400 00	\$36,880 00	\$22,400 00
Cash in the company's principal office and in bank.....			44,118 01
Interest due and accrued on stocks, not included in "market value".....			4,970 50
Interest due and accrued on collateral loans.....			1,654 79
Gross premiums in due course of collection.....			812,688 88
Bills receivable not matured, taken for marine or inland risks.....			280,746 56
Salvage property, and claims on losses already paid, \$28,512 27; due from other companies for re-insurance on losses paid, \$23,768 00.....			54,280 27

Items not admitted as available assets:		
Mercantile Mutual Insurance Co. stock.....	\$15,500 00	
Bills receivable past due.....	29,909 22	
	<u>\$45,409 22</u>	
Aggregate amount of all the available assets of the company.....		\$371,508 01
LIABILITIES.		
Amount of unpaid losses (of which \$9,000 00 are resisted).....		\$62,065 00
Amount of reserve on all outstanding risks (all marine and inland).....		246,940 98
Cash dividends declared, due or to become due.....		14,404 98
Commissions, brokerage, and other charges due and to become due.....		4,984 07
Aggregate liabilities (except capital stock).....		<u>\$328,394 98</u>
Surplus as regards policy-holders.....	\$648,108 08	
Capital stock.....	500,000 00	
Surplus over capital.....	<u>\$148,108 08</u>	
INCOME.		
	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$1,732,210 02	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	288,484 55	
Net amount of cash actually received during the year for premiums.....		\$1,488,725 47
Interest and dividends received on bonds and stocks, and from all other sources.....		22,386 07
Bills receivable for premiums remaining unpaid.....	\$810,655 78	
Aggregate cash income during the year.....		<u>\$1,508,061 54</u>
EXPENDITURES.		
	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$1,290,894 46	
Deduct amounts actually received during the year for salvages, \$58,121 56; re-insurances, \$206,898 81.....	268,519 89	
Net amount paid during the year for losses (all marine and inland).....		\$1,027,874 57
Interest paid to stockholders during the year.....		15,015 00
Paid or allowed during the year for commissions or brokerage.....		104,748 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		96,292 97
Paid during the year for State, national, and local taxes, in this and other States.....		30,051 01
All other payments and expenditures.....		<u>29,615 23</u>
Aggregate cash expenditures during the year.....		<u>\$1,308,196 81</u>
MISCELLANEOUS.		
<i>Risks and Premiums.</i>	<i>Marine and Inl'd Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$17,207,900	\$923,967 63
Written during the year.....	114,677,178	1,420,627 33
Total.....	<u>\$181,885,138</u>	<u>\$1,743,994 96</u>
Deduct expirations.....	121,602,145	1,497,054 08
In force at the end of the year.....	<u>\$10,282,993</u>	<u>\$246,940 98</u>
Net amount in force December 31, 1873.....	<u>\$10,282,993</u>	<u>\$246,940 98</u>
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.		
	<i>Marine and Inl'd Risks.</i>	
Fire, marine, and inland risks taken.....		\$1,565,966 00
Premiums received.....		20,545 79
Losses paid on risks taken.....		18,617 05
Total losses incurred during the year in the State of Michigan, \$24,617 05.		

MERCHANTS' INSURANCE COMPANY,

NEW JERSEY.

HOME OFFICE, 776 BROAD ST., NEWARK.

[Incorporated February 18, 1858; commenced business April 19, 1858.]

SILAS MERCHANT, *President*. HENRY POWLES, *Secretary*.
 Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$36,500 00
Loans on bond and mortgage of real estate (first liens) of which \$5,000 00 is in process of fore-closure.....	842,705 00
Interest due, \$1,716 25, and accrued, \$6,322 85 on said mortgage loans; total.....	8,139 40
Value of lands mortgaged.....	\$410,150 00
Buildings.....	604,700 00
Total value of mortgaged premises.....	\$1,014,850 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Newark city improvement bonds.....	\$100,000 00	\$100,000 00	
New Brunswick water bonds.....	2,800 00	2,800 00	
United States 5-20 bonds.....	20,000 00	23,275 00	
Totals (carried out at market value).....	\$122,800 00	\$126,075 00	126,075 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
20 shares Mechanics' National Bank stock.....	\$1,000 00	\$1,800 00 }	\$2,200 00	
10 shares Peoples' Insurance Co. stock.....	1,000 00	1,050 00 }		9,274 25
16 shares Merchants' National Bank stock.....	1,000 00	1,000 00 }	1,000 00	27,845 10
10 shares Merchants' National Bank stock.....	1,000 00	1,000 00 }		2,098 77
20 shares Central R. R. of New Jersey stock.....	2,500 00	2,500 00 }	3,000 00	
United States bonds.....	500 00	575 00 }	500 00	
10 shares American Trust Co. stock.....	1,000 00	1,150 00 }	1,000 00	
50 shares American Trust Co. stock.....	5,000 00	5,320 00 }	2,000 00	
20 shares Merchants' National Bank stock.....	2,000 00	2,000 00 }	3,900 00	
10 shares Germania Insurance Co. stock.....	1,000 00	1,000 00 }		494 80
50 shares Peoples' Insurance Co. stock.....	5,000 00	5,250 00 }	3,500 00	
20 shares Newark City Ice Co. stock.....	2,000 00	2,250 00 }	2,000 00	
5 shares Central R. R. of New Jersey stock.....	800 00	800 00 }	500 00	
Bonds and mortgages, 500 shares Peoples' Insurance Co. stock, and 1,000 shares Newark Gas Light Co. stock (collateral).....	44,879 00	44,879 00	29,055 00	
Totals (carried out at amount loaned).....	\$71,779 00	\$74,274 00	\$48,655 00	48,655 00
Cash in the company's principal office.....				9,274 25
Cash deposited in bank.....				27,845 10
Interest due and accrued on stocks, not included in "market value".....				2,098 77
Interest due and accrued on collateral loans.....				494 80
Gross premiums in due course of collection.....				26,544 82
Rents due and accrued.....				1,985 00
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				150 00
Items not admitted as available assets:				
Loans on company's scrip and stock.....			\$4,900 00	
Aggregate amount of all the available assets of the company.....				\$679,841 44

LIABILITIES.

Amount of unpaid losses (of which \$700 are resisted).....	\$15,989 74
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$155,600 66
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	22,050 48
Amount of reserve on all outstanding risks.....	177,741 14
Reclaimable by insured on perpetual policies.....	870 00
Unpaid principal on scrip, \$2,071 00; interest due, \$9,111 06.....	11,182 06

Cash dividends declared, due or to become due.....	\$298 00
Commissions and brokerage, \$2,880 81; return premiums, \$765 87; interest due on mortgage on company property, \$288 88.....	8,829 51
Aggregate liabilities (except capital stock and scrip).....	\$209,600 47
Surplus as regards policy-holders.....	\$49,740 97
Capital stock, \$200,000 00; scrip issued, redeemable at option, \$112,908 00.....	812,908 00
Surplus over capital and scrip.....	\$156,882 97

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$389,046 62	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	28,747 78	
Net amount of cash actually received during the year for premiums.....		\$360,298 89
Interest received during the year on bonds and mortgages.....		24,302 21
Interest and dividends received on bonds and stocks, and from all other sources.....		12,865 82
Income from rents.....		2,887 50
Aggregate cash income during the year.....		\$399,704 42

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$93,807 58	\$519 82	
Deduct amounts actually received during the year for salvages, \$80 13; and re-insurances, \$2,775 60.....	8,855 78		
Net amount paid during the year for losses (of which \$7,805 94 belonged to prior years).....	\$94,451 75	\$519 82	\$94,971 57
Cash dividends actually paid during the year.....			22,952 00
Interest paid to scrip-holders during the year.....			6,001 22
Scrip, or certificates of profits, redeemed in cash.....			1,940 00
Paid or allowed during the year for commissions and brokerage.....			57,188 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			22,558 45
Paid during the year for State, national, and local taxes, in this and other States.....			920 37
Cash item, last year.....			22 40
Current expenses, \$20,082 73; purchase of scrip of company, \$27,610 08; office furniture, \$2,699 60.....			50,842 41
Aggregate cash expenditures during the year.....			\$257,791 68

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$32,924,126	\$380,696 53
Written during the year.....	88,288,511	898,618 73
Total.....	\$61,212,637	\$679,317 24
Deduct expirations.....	29,927,207	278,118 89
In force at the end of the year.....	\$31,285,430	\$351,203 43
Deduct amount re-insured.....	284,554	3,246 28
Net amount in force.....	\$31,000,876	\$347,957 14
In force, not more than one year to run.....	\$28,216,161	\$311,339 33
More than one and not more than three years to run.....	2,220,459	28,336 66
More than three years to run.....	541,968	8,229 16
Perpetual risks in force and interest premiums.....	22,800	43 00
Net amount in force December 31, 1873.....	\$31,000,876	\$347,957 14

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$650,546 00
Premiums received.....	9,456 22
Losses paid on risks taken.....	554 91
Total losses incurred during the year in the State of Michigan, \$3,064 91.	

MERCHANTS' INSURANCE COMPANY,

RHODE ISLAND.

HOME OFFICE, PROVIDENCE.

[Incorporated, May, 1851; commenced business, July, 1851.]

WALTER PAINE, *President.*CHARLES FOSTER, *Secretary.*

Attorney for Michigan, Wm. S. TALMAN, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
National Bank of Commerce stock.....	\$30,000 00	\$38,200 00	
American National Bank stock.....	50,000 00	54,000 00	
Merchants' National Bank stock.....	20,000 00	22,400 00	
Globe National Bank stock.....	20,000 00	20,000 00	
Providence Gas Co. stock.....	28,850 00	40,629 00	
Phenix National Bank stock.....	10,000 00	18,600 00	
Mechanics' National Bank stock.....	12,850 00	17,219 00	
Manufacturers' National Bank stock.....	10,200 00	12,240 00	
Delaware & Hudson Canal Co. stock.....	6,600 00	7,590 00	

Totals (carried out at market value).....	\$238,000 00	\$270,878 00	
Cash in the Company's principal office, \$3 69; do. in bank, \$52,078 44.....			\$52,032 13
Interest due and accrued on stocks, not included in "market value".....			5,009 82
Gross premiums in due course of collection.....			18,167 84

Aggregate amount of all the available assets of the Company.....\$346,127 29

LIABILITIES.

Amount of unpaid losses (of which \$6,175 00 are resisted).....			\$26,758 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$91,325 43	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		7,052 97	

Amount of reserve on all outstanding risks.....			98,278 45
Taxes and assessments, \$618 33; commissions and brokerage due and to become due, \$3,481 57; return premiums, \$1,488 18.....			5,589 08

Aggregate liabilities (except capital stock).....			\$180,619 58
Surplus as regards policy-holders.....		\$215,507 76	
Capital stock.....		200,000 00	

Surplus over capital.....\$15,507 76

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$204,109 38.	\$6,085 59	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	15,040 06	317 00	
Net amount of cash actually received during the year for premiums....	\$189,069 32	\$5,768 59	\$194,780 91
Interest and dividends received on bonds and stocks, and from all other sources.....			29,772 81

Aggregate cash income during the year.....\$224,553 72

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$297,073 07	\$195 50	
Deduct amounts actually received during the year for salvages, \$188 18.....	147 89	41 44	
Net amount paid during the year for losses (of which \$202,505 00 belonged to prior years).....	\$296,925 63	\$154 06	\$297,079 74
Paid or allowed during the year for commissions and brokerage.....			84,632 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			14,736 45
Paid during the year for State, national, and local taxes, in this and other States.....			6,950 88
All other payments and expenditures.....			290 81

Aggregate cash expenditures during the year.....\$388,789 92

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$12,654,924	\$170,212 78	\$9,650	\$27 50
Written during the year.....	18,586,194	208,150 85	1,028,509	5,974 85
Total.....	\$26,240,418	\$378,868 63	\$1,088,219	\$4,001 55
Deduct expirations.....	14,026,574	180,061 94	1,088,219	6,001 86
In force at the end of the year.....	\$12,213,844	\$198,801 69	-----	-----
Net amount in force.....	\$12,213,844	\$198,801 69	-----	-----
In force, not more than one year to run.....	\$11,246,784	\$182,450 96	-----	-----
More than one and not more than three years to run.....	622,185	5,877 40	-----	-----
More than three years to run.....	844,975	4,978 83	-----	-----
Net amount in force December 31, 1878.....	\$12,213,844	\$198,801 69	-----	-----

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$188,625 00
Premiums received.....	2,196 80
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, \$288 72.	

MERIDEN FIRE INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, MERIDEN.

[Incorporated July 2, 1868; commenced business February, 1872.]

L. W. CLARKE, *Vice President.* E. B. COWLES, *Secretary.*
 Attorney for Michigan, CHARLES F. PELTZER, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$7,400 00
Interest accrued on said mortgage loans.....	117 00
Value of lands mortgaged.....	\$14,800 00
Buildings (insured for \$8,500 00).....	6,000 00
Total value of mortgaged premises.....	\$20,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States 5-20 bonds 1867, registered.....	\$10,000 00	\$11,600 00
United States bonds 6's 1881, registered.....	6,000 00	5,828 00
New Haven & Northampton R. R. bonds, Conn.....	10,000 00	9,500 00
Danbury & Norwalk R. R. bonds, Conn.....	2,500 00	2,500 00
Connecticut Valley R. R. bonds, Conn.....	6,000 00	6,000 00
New York & Oswego Midland R. R. stock, New York.....	10,000 00	9,075 26
Chicago & Rock Island R. R. stock, Illinois.....	2,000 00	2,100 00
Meriden, Conn., city water bonds.....	6,000 00	5,000 00
First National Bank stock, Meriden, Conn.....	7,000 00	8,400 00
Home National Bank stock, Meriden, Conn.....	12,200 00	15,840 00
Meriden National Bank stock, Meriden, Conn.....	8,900 00	10,890 00
Fourth National Bank stock, New York.....	1,500 00	1,440 00
German American Bank stock, New York.....	2,500 00	2,250 00
Ninth National Bank stock, New York.....	3,000 00	3,000 00
American Exchange National Bank stock, New York.....	5,000 00	5,400 00
Nassau Bank stock, New York.....	2,000 00	2,000 00
New Haven county National Bank stock, Conn.....	2,280 00	4,248 00
Yale National Bank stock, New Haven, Conn.....	2,400 00	3,042 00
Harlem River & Dorchester R. R. bonds, New York.....	15,000 00	15,000 00
Totals (carried out at market value).....	\$190,180 00	\$198,901 46
		128,901 46

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
100 shares Meriden Britannia Company's stock.....	\$2,500 00	\$7,500 00	\$4,500 00
10 shares Adams Express Co. stock.....	1,000 00	985 00	900 00
14 shares Aetna Insurance Co., Hartford, stock.....	1,400 00	2,240 00	1,100 00
18 shares Home National Bank, Meriden, stock.....	1,800 00	1,560 00	800 00
2 shares Meriden National Bank stock.....	200 00	240 00	800 00
6 shares Home National Bank stock.....	600 00	720 00	
9 shares Home National Bank stock.....	900 00	1,080 00	1,100 00
2 shares Meriden National Bank stock.....	200 00	240 00	
10 shares New Britain National Bank stock.....	1,000 00	1,250 00	1,700 00
7 shares Home National Bank stock.....	700 00	840 00	
100 shares Meriden Britannia Co. stock.....	2,500 00	7,500 00	1,500 00
5 shares Home National Bank stock.....	500 00	600 00	450 00
130 shares Meriden Britannia Co. stock.....	8,000 00	9,000 00	2,700 00
20 shares First National Bank, Meriden, stock.....	2,000 00	2,400 00	2,700 00
7 shares Home National Bank, Meriden, stock.....	700 00	840 00	
394 shares Meriden Britannia Co. stock.....	9,900 00	29,700 00	9,900 00
10 shares Home National Bank stock.....	1,000 00	1,200 00	900 00
50 shares First National Bank stock.....	5,000 00	6,000 00	4,500 00
100 shares Edw'd Miller & Co., Meriden, stock.....	2,500 00	8,750 00	1,000 00
9 shares Meriden National Bank stock.....	900 00	1,080 00	850 00
300 shares Meriden Britannia Co. stock.....	9,000 00	27,000 00	9,000 00
10 shares First National Bank, Meriden, stock.....	1,000 00	1,200 00	900 00
52 shares Foster, Merriam & Co., Meriden, stock.....	1,800 00	1,950 00	900 00
108 shares Foster, Merriam, & Co., Meriden, stock.....	2,575 00	8,362 00	1,900 00
18 shares First National Bank, Meriden, stock.....	1,800 00	2,160 00	1,800 00
606 shares Meriden Cutlery Co. stock.....	17,400 00	17,400 00	9,000 00
18 shares First National Bank stock.....	1,800 00	2,160 00	1,800 00
78 shares Meriden Cutlery Co. stock.....	1,825 00	1,825 00	2,250 00
23 shares American M. U. Ex. Co. stock.....	8,500 00	2,082 75	
25 shares Meriden Britannia Co. stock.....	875 00	8,625 00	1,800 00
80 shares Edw'd. Miller & Co., Meriden, stock.....	2,000 00	3,000 00	
300 shares Meriden Britannia Co. stock.....	9,000 00	27,000 00	9,000 00
10 shares Home National Bank stock.....	1,000 00	1,200 00	900 00
200 shares Meriden Silver Plate Co.....	5,000 00	5,000 00	2,500 00
\$1,000 U. S. 5-20 bonds.....	1,000 00	1,190 00	1,000 00
9 shares Yale National Bank, New Haven.....	900 00	1,080 00	900 00
40 shares Meriden Britannia Co. stock.....	1,000 00	3,000 00	1,000 00
160 shares Grilley Co., New Haven.....	4,000 00	4,000 00	1,800 00
400 shares Wilcox Silver Plate Co.....	10,000 00	7,500 00	2,700 00
10 shares Home National Bank.....	1,000 00	1,200 00	900 00
335 shares Meriden Cutlery Co.....	8,875 00	8,875 00	9,000 00
150 shares Norwich & N. Y. Trans. Co.....	8,750 00	8,750 00	
246 shares Pultz & Walkley Co., Southington.....	8,650 00	8,650 00	4,500 00
130 shares Meriden Britannia Co.....	8,000 00	9,000 00	8,800 00
28 shares Eagle Lock Co., Terryville, Conn.....	700 00	2,800 00	
100 shares G. F. Warner & Co., New Haven.....	2,500 00	2,500 00	8,150 00
First mortgage of \$2,800 assigned to Co.....	2,800 00	2,800 00	
Coupon mortgage note, Chicago, Ill.....	1,000 00	1,000 00	900 00
Totals (carried out at amount loaned).....	\$144,550 00	\$284,984 75	\$106,100 00
Cash in the company's principal office.....			976 06
Cash deposited in bank.....			27,972 21
Interest due and accrued on stocks, not included in "market value".....			612 50
Interest due and accrued on collateral loans.....			6,809 40
Gross premiums in due course of collection.....			10,087 95
Due from non-resident stockholders for taxes paid.....			285 00
Items not admitted as available assets:			
Loan on company's stock.....			\$9,000 00
Office furniture and fixtures.....			2,311 97
Total.....			\$11,311 97
Aggregate amount of all the available assets of the company.....			\$289,362 18
LIABILITIES.			
Amount of unpaid losses.....			\$10,089 97
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....			\$56,693 08
Re-insurance <i>pro rata</i> on fire risks running more than one year.....			9,171 51
Amount of reserve on all outstanding risks.....			65,966 50
Due for miscellaneous expenses.....			700 00
Commissions and other charges due and to become due to agents.....			1,800 00
Aggregate liabilities (except capital stock).....			\$78,566 56
Surplus as regards policy-holders.....		\$211,056 62	
Capital stock.....		200,000 00	
Surplus over capital.....			\$11,056 62

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$159,169 59
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	25,441 26
Net amount of cash actually received during the year for premiums.....	\$133,728 33
Interest received during the year on bonds and mortgages.....	752 88
Interest and dividends received on bonds and stocks, and from all other sources.....	14,494 98
Aggregate cash income during the year.....	\$148,976 19

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$72,151 69
Deduct amounts actually received during the year for re insurances.....	1,460 05
Net amount paid during the year for fire losses (of which \$23,581 86 belonged to prior years)....	\$70,701 64
Paid or allowed during the year for commissions and brokerage.....	21,108 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	7,666 67
Paid during the year for State, national, and local taxes in this and other States.....	8,584 21
Agency, office, travelling, advertising, and other expenses.....	4,872 89
Aggregate cash expenditures during the year.....	\$107,938 60

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$5,816,263	\$79,664 23
Written during the year.....	10,670,816	159,169 59
Total.....	\$16,487,079	\$238,833 82
Deduct expirations.....	7,978,166	108,862 94
In force at the end of the year.....	\$8,518,922	\$134,991 68
Deduct amount re-insured.....	\$385,859	\$7,782 56
Net amount in force.....	\$8,133,063	\$127,209 07
In force, not more than one year to run.....	\$7,157,287	\$118,884 17
More than one and not more than three years to run.....	864,838	4,765 23
More than three years to run.....	605,938	9,659 67
Net amount in force December 31, 1873.....	\$8,133,063	\$127,209 07

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$27,500 00
Premiums received.....	414 83
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, \$167 18.	

* NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY,

RHODE ISLAND.

HOME OFFICE, PROVIDENCE.

[Incorporated, July, 1859; commenced business, April, 1864.]

HENRY HARRIS, *President.*IRA A. FOSTER, *Secretary.*

Attorney for Michigan, YENNER BROS., of Detroit.

CAPITAL.

Capital stock paid.....\$200,000 00.

ASSETS.

Real estate.....	\$3,784 79
Loans on bond and mortgage of real estate (first liens).....	17,000 00
Interest accrued on said mortgage loans.....	557 07

* Authority refused on this statement on account of impairment.

Value of lands mortgaged.....	\$12,688 00
Buildings (insured for \$18,500).....	19,500 00
Total value of mortgaged premises.....	\$32,188 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
First National Bank stock.....	\$80,000 00	\$80,000 00	
National Bank of Commerce stock.....	82,000 00	85,840 00	
Commercial National Bank stock.....	27,550 80	80,415 00	
American National Bank stock.....	25,800 00	28,586 00	
National Bank of North America stock.....	20,000 00	24,000 00	
Merchants' National Bank stock.....	18,900 00	16,680 00	
Manufacturers' National Bank stock.....	8,000 00	7,200 00	
Union Bank stock.....	5,600 00	5,524 00	
Central National Bank, New York, stock.....	8,800 00	4,125 00	
Blackstone Canal National Bank stock.....	8,925 00	4,289 00	
Rhode Island National Bank stock.....	2,100 00	2,000 00	
Totals (carried out at market value).....	\$200,275 00	\$219,819 00	\$219,819 00
Cash in the company's principal office, \$912 01; do in bank, \$34,408 85.....			85,820 56
Gross premiums in due course of collection.....			71,865 09
Postoffice stamps.....			28 12
Salvage property and claims on losses already paid, \$6,500 00; due from other companies for re-insurance on losses already paid, \$3,582 85.....			10,092 85
Items not admitted as available assets:			
Bills receivable past due.....		\$16,098 55	
Office furniture and lease.....		2,500 00	
		\$18,598 55	
Aggregate amount of all the available assets of the company.....			\$357,966 98

LIABILITIES.

Amount of unpaid losses (of which \$2,000 00 are resisted).....	\$24,415 12
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$140,308 08
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	21,685 60
Total amount of reserve on all outstanding risks.....	161,993 68
Due and accrued for salaries, rent, advertising, or agency expenses.....	500 00
Taxes and assessments, \$2,000 00; commissions, brokerage, and other charges due and to become due, \$11,498 27.....	18,498 27
Aggregate liabilities (except capital stock).....	\$200,352 07
Surplus as regards policy-holders.....	\$157,614 91
Capital stock.....	200,000 00
Impairment of capital.....	\$42,885 09—21 19-100 per ct.

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$297,102 59	\$25,559 87	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	28,298 47	2,181 65	
Net amount of cash actually received during the year for premiums... Interest received during the year on bonds and mortgages.....	\$268,809 12	\$23,378 22	\$292,287 34
Interest and dividends received on bonds and stocks, and from all other sources.....			4,690 00
			15,165 29
Aggregate cash income during the year.....			\$342,192 68

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$241,814 88	\$55,959 60	
Deduct amounts actually received during the year for salvages, \$1,584 78; re-insurances, \$25,586 95.....	791 28	26,880 45	
Net amount paid during the year for losses (of which \$119,909 91 belonged to prior years).....	\$240,523 10	\$29,079 15	\$270,152 25
Paid or allowed during the year for commissions and brokerage.....			49,571 43
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees, expense account balance.....			40,082 10
Paid during the year for State, national, and local taxes in this and other States.....			7,259 59
Aggregate cash expenditures during the year.....			\$467,065 36

MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1873.....		\$20,608 241	\$278,520 30
Written during the year.....		20,220,096	829,887 88
Total.....		\$40,828,337	\$808,407 68

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations.....	\$21,838,290	\$277,737 64
In force at the end of the year.....	\$19,450,117	\$325,179 89
Deduct amount re-insured.....	77,142	1,802 52
Net amount in force.....	\$19,372,975	\$323,877 37
In force, not more than one year to run.....	\$16,179,815	\$281,006 03
More than one, and not more than three years to run.....	2,587,529	88,068 55
More than three years to run.....	785,278	10,217 66
Net amount in force December 31, 1873.....	\$19,450,117	\$325,179 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$571,919 00
Premiums received.....	12,885 73
Losses paid on risks taken.....	8,886 47
Total losses incurred during the year in the State of Michigan, \$12,958 12.	

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONNECTICUT.

HOME OFFICE, HARTFORD.

[Organized November, 27, 1871; commenced business December 1, 1871.]

MARK HOWARD, *President.* JAMES NICHOLS, *Secretary.*
 Attorney for Michigan, Wm. B. Wmson, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$260,500 00
Interest due, \$125 00, and accrued, \$6,875 00 on said mortgage loans; total.....	6,500 00
Value of lands mortgaged.....	\$518,784 00
Buildings (insured for \$192,767 00).....	882,326 00
Total value of mortgaged premises.....	\$946,010 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Connecticut State bonds.....	\$10,000 00	\$10,000 00	
Hartford town bonds.....	10,000 00	9,700 00	
Hartford city bonds.....	51,000 00	50,170 00	
Portland city bonds.....	10,000 00	9,500 00	
Hartford, Providence & Fishkill R. R. first mortgage bonds.....	25,000 00	23,750 00	
Harlem River & Port Chester R. R. first mortgage bonds.....	25,000 00	25,000 00	
800 shares New York, New Haven & Hartford R. R. Co. stock.....	80,000 00	84,600 00	
100 shares Pittsburg, Fort Wayne & Chicago R. R. Co. stock.....	10,000 00	9,000 00	
100 shares New York Central & Hudson River R. R. Co. stock.....	10,000 00	9,800 00	
100 shares Lake Shore & Michigan Southern R. R. Co. stock.....	10,000 00	7,600 00	
100 shares National Mechanics' Banking Association, New York, stock.....	5,000 00	5,000 00	
100 shares Metropolitan National Bank, New York, stock.....	10,000 00	12,500 00	
50 shares Central National Bank, New York, stock.....	5,000 00	8,250 00	
200 shares Farmers' & Mechanics' National Bank, Hartford, stock.....	20,000 00	26,000 00	
100 shares Charter Oak National Bank, Hartford, stock.....	10,000 00	18,000 00	
800 shares Phenix National Bank, Hartford, stock.....	80,000 00	46,800 00	
215 shares Aetna National Bank, Hartford, stock.....	21,500 00	26,875 00	
50 shares City National Bank, Hartford, stock.....	5,000 00	5,200 00	
800 shares Hartford National Bank, Hartford, stock.....	80,000 00	46,800 00	
50 shares Mercantile National Bank, Hartford, stock.....	5,000 00	6,250 00	
200 shares National Exchange Bank, Hartford, stock.....	10,000 00	12,400 00	
75 shares National Bank of the Republic, Boston, stock.....	7,500 00	9,525 00	
70 shares Boston National Bank, Boston, stock.....	7,000 00	8,540 00	
50 shares Merchants' National Bank, St. Louis, stock.....	5,000 00	4,250 00	
25 shares Merchants' Bank, St. Louis, stock.....	875 00	875 00	
Totals (carried out at market value).....	\$362,875 00	\$418,885 00	418,885 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>	
Indianapolis & Cincinnati R. R. bonds.....	\$6,000 00	\$5,400 00		
Toledo, Wabash & Western R. R. bonds.....	8,000 00	2,700 00		
Milwaukee & St. Paul R. R. bonds.....	2,000 00	1,800 00		
Hartford, Providence & Fishkill R. R. bonds.....	2,000 00	1,900 00		\$13,400 00
Indiana Central R. R. bonds.....	500 00	500 00		
Cleveland & Pittsburg R. R. bonds.....	8,000 00	2,610 00		
10 shares New York, New Haven & Hartford R. R. stock	1,000 00	1,220 00		
82 shares Farmers' & Mechanics' National Bank, Hart-				
ford, stock.....	3,200 00	4,160 00		7,448 00
10 shares 1st National Bank, Hartford, stock.....	1,000 00	1,250 00		
87 shares Weed S. M. Co. stock.....	925 00	1,248 75		
United States bonds of 1881.....	500 00	550 00		875 00
40 shares United States Trust Co. stock.....	4,000 00	4,000 00		1,050 00
5 shares Hartford National Bank stock.....	500 00	780 00		600 00
10 shares New Britain National Bank stock.....	1,000 00	1,000 00		450 00
Totals (carried out at amount loaned).....	\$23,625 00	\$29,118 75	\$23,828 00	\$23,828 00
Cash in company's principal office.....				787 73
Cash deposited in bank.....				77,669 50
Interest due and accrued on stocks, not included in "market value".....				5,793 50
Interest due and accrued on collateral loans.....				863 50
Net premiums in due course of collection.....				88,000 00

Aggregate amount of all the available assets of the company..... \$381,850 28

LIABILITIES.

Amount of unpaid losses (of which \$450 00 are resisted).....			\$32,420 49
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$172,462 11	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		46,669 79	

Amount of reserve on all outstanding risks..... 219,181 90

Aggregate liabilities (except capital stock).....

Surplus as regards policy-holders.....	\$500,297 89		\$241,552 39
Capital stock.....	500,000 00		
Surplus over capital.....	\$90,297 89		

INCOME.

Gross amount of cash received during the year for premiums.....	<i>On Fire Risks.</i> \$443,941 78		
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	86,668 88		
Net amount of cash actually received during the year for premiums.....		\$412,277 90	
Interest received during the year on bonds and mortgages.....		14,786 56	
Interest and dividends received on bonds and stocks, and from all other sources.....		86,923 63	
Income from all other sources, viz.: premium on coin.....		196 50	
Items not admitted as available assets:.....			
Interest earned, not due.....	\$4,879 08		

Aggregate cash income during the year..... \$464,140 67

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$69,184 24 belonged to prior years)...	\$315,868 98		
Cash dividends actually paid during the year.....	80,000 00		
Paid or allowed during the year for commissions and brokerage.....	62,927 69		
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	24,048 69		
Paid during the year for State, national, and local taxes, in this and other States.....	8,617 97		
Agency and incidental expenses, books, stationery, exchange, etc.....	21,821 47		

Aggregate cash expenditures during the year..... \$368,224 80

MISCELLANEOUS.

<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....		\$24,197,945	\$304,081 86
Written during the year.....		81,390,526	412,877 90
Total.....		\$55,448,471	\$716,459 76
Deduct expirations.....		26,801,787	298,395 51
In force at the end of the year.....		\$28,646,714	\$417,564 25
Deduct amount re-insured.....		155,563	1,900 28
Net amount in force.....		\$28,491,151	\$415,664 03
In force, not more than one year to run.....		\$28,518,293	\$348,394 22
More than one and not more than three years to run.....		2,716,295	84,847 88
More than three years to run.....		2,256,558	82,421 97
Net amount in force December 31, 1878.....		\$28,491,151	\$415,664 03

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$1,869,877 00
Losses paid on risks taken.....	25,465 64
Total losses incurred during the year in the State of Michigan, \$11,426 97.	10,668 67

NATIONAL FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 52 WALL STREET, N. Y.

[Incorporated April 9, 1888; commenced business December 4, 1888.]

HENRY T. DROWNE, *President.*HENRY H. HALL, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$3,000 00
Loans on bond and mortgage of real estate (first liens).....	200,000 00
Interest accrued on said mortgage loans.....	2,898 47
Total value of mortgaged premises.....	\$555,000 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
American Exchange National Bank stock.....	\$2,000 00	\$2,120 00	\$1,800 00
Bank of Commerce stock.....	600 00	672 00	
Ninth National Bank stock.....	1,500 00	1,725 00	2,000 00
Nassau Bank stock.....	600 00	600 00	
United States bonds.....	800 00	851 00	
Lenox Fire Ins. Co. stock.....	600 00	600 00	200 00
Fulton Bank, Brooklyn, N. Y., stock.....	2,000 00	1,900 00	1,500 00
Mechanics' Bank stock.....	1,500 00	2,400 00	
Brooklyn Bank stock.....	1,600 00	1,600 00	4,000 00
Fulton Bank stock.....	1,700 00	1,530 00	
Importers' & Traders' National Bank stock.....	1,000 00	1,750 00	625 00
United States bond.....	1,000 00	1,135 00	900 00
Delaware & Hudson Canal Co. stock.....	15,000 00	17,885 00	15,000 00
United States bond.....	1,000 00	1,181 25	950 00
United States bond.....	500 00	575 00	
United States bond.....	100 00	115 00	
Citizens' Ins. Co. stock.....	500 00	600 00	1,500 00
Lenox Ins. Co. stock.....	875 00	875 00	
Dry Dock & E. Broadway and B. R. R'y Co. stock.....	2,100 00	1,735 00	1,500 00
New York, Prov. & Boston R. R. Co. preferred stock.....	5,000 00	5,500 00	
Delaware & Raritan and Camden & Amboy R. R. Co. stock.....	10,000 00	11,800 00	80,000 00
United States bonds.....	10,000 00	11,525 00	
United States bonds.....	5,000 00	5,675 00	
New York, Providence & Boston R. R. Co. stock.....	5,000 00	5,500 00	5,000 00
Richmond county, N. Y. bonds.....	6,500 00	6,175 00	5,000 00
United States bonds.....	1,000 00	1,147 50	
United States bonds.....	2,000 00	2,800 00	4,000 00
United States bonds.....	1,000 00	1,155 00	
St. Nicholas Ins. Co. stock.....	400 00	400 00	400 00
Manhattan Ins. Co. stock and personal note for \$3,000.....	2,500 00	2,500 00	2,500 00

Totals (carried out at amount loaned).....	\$82,275 00	\$92,286 75	\$76,675 00
Cash in the company's principal office, \$6,210 79; do. in bank, \$24,276 90.....			76,675 00
Interest due and accrued on collateral loans.....			849 80
Gross premiums in due course of collection.....			4,524 00
New York Produce Exchange stock, \$200; accrued on open policies, \$250.....			450 00

Items not admitted as available assets :		
Due from agents, net.....	\$1,416 47	
Due from branch office.....	2,500 00	
Personal note of \$2,000 as collateral security.....	500 00	
	<u>\$4,416 47</u>	
Aggregate amount of all the available assets of the company.....		\$817,679 86
LIABILITIES.		
Amount of unpaid losses (of which \$2,800 are resisted).....		\$9,060 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$61,281 24	
Re insurance reserve <i>pro rata</i> on fire risks running more than one year.....	4,548 76	
Amount of reserve on all outstanding risks.....		65,830 00
Due and accrued for rent.....		666 60
Aggregate liabilities (except capital stock).....		<u>\$75,566 66</u>
Surplus as regards policy-holders.....	\$242,128 80	
Capital stock.....	200,000 00	
Surplus over capital.....	<u>\$42,128 80</u>	
INCOME.		
	<i>On Fire Risks.</i>	
Gross amount of cash received during the year, for premiums.....	\$178,665 11	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	16,818 84	
Net amount of cash actually received during the year for premiums.....		\$157,871 77
Interest received during the year on bonds and mortgages.....		18,548 78
Interest and dividends received on temporary loans.....		8,687 10
Income from all other sources, viz., rents, \$73 41; interest on deposits in trust company, \$590 62.....		658 08
Aggregate cash income during the year.....		<u>\$175,506 48</u>
EXPENDITURES.		
	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$182,088 45	
Deduct amounts actually received during the year for salvages, \$790 81; re-insurances, \$14,734 07.....	15,514 68	
Net amount paid during the year for losses (of which \$104,779 50 belonged to prior years).....		\$166,578 57
Paid or allowed during the year for commissions and brokerage.....		20,298 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		18,458 17
Paid during the year for State, national, and local taxes, in this and other States.....		4,060 28
New York fire patrol, \$916 17; rent, \$4,600 00; expenses of branch offices, etc, \$16,807 98.....		21,294 15
Aggregate cash expenditures during the year.....		<u>\$225,590 74</u>
MISCELLANEOUS.		
	<i>Risks and Premiums.</i>	<i>Fire Risks. Premiums Thereon.</i>
In force December 31, 1872.....	\$28,573,148	\$150,191 55
Written during the year.....	22,874,084	150,884 51
Total.....	<u>\$45,948,237</u>	<u>\$300,596 06</u>
Deduct expirations.....	24,856,574	178,059 59
In force at the end of the year.....	\$19,590,658	\$181,466 47
Deduct amount re-insured.....	169,906	1,792 84
Net amount in force.....	<u>\$19,420,747</u>	<u>\$179,678 68</u>
In force, not more than one year to run.....	\$18,881,529	\$192,563 49
More than one and not more than three years to run.....	589,225	7,111 14
Net amount in force Dec. 31, 1878.....	<u>\$19,420,747</u>	<u>\$199,678 68</u>
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.		
Fire, marine, and inland risks taken.....		<i>Fire Risks.</i> \$389,598 00
Premiums received.....		5,888 84
Losses paid on risks taken.....		None.
Total losses incurred during the year in the State of Michigan, \$4,068 91.		

NATIONAL FIRE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, 400 WALNUT ST., PHILADELPHIA.

[Incorporated August 31, 1869; commenced business September 18, 1871.]

SIMON J. STINE, *President*.H. R. EDMONDS, *Secretary*.

Attorney for Michigan, CHAS. D. STEVENS, of Detroit.

CAPITAL.

Capital stock paid.....\$300,000 00.

ASSETS.

Real estate.....	\$125,000 00
Loans on bond and mortgage of real estate (first liens).....	140,624 76
Interest accrued on said mortgage loans.....	1,655 85
Value of lands mortgaged.....	\$396,750 00
Buildings (insured for \$184,175 00).....	187,750 00
Total value of mortgaged premises.....	\$574,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Philadelphia & Reading Coal & Iron Co. bonds.....	\$20,000 00	\$23,000 00	
Schuylkill iron bonds, guaranteed.....	25,000 00	25,000 00	
Preston Coal & Improvement Co. bonds.....	20,000 00	20,000 00	
Lebanon Paper Co. 50 shares stock.....	2,500 00	2,500 00	
Building Association stock.....	1,051 00	1,051 00	
Totals (carried out at market value).....	\$78,551 00	\$76,551 00	76,551 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Philadelphia Coal Co. stock.....	\$20,000 00	\$50,000 00	\$20,000 00	
Pennsylvania R. R. Co. stock.....	6,500 00	6,240 00	4,767 68	
Totals (carried out at amount loaned).....	\$26,500 00	\$56,240 00	\$24,767 68	24,767 68
Cash in the company's principal office.....				1,765 54
Cash deposited in bank.....				50,994 68
Interest due and accrued on stocks, not included in "market value".....				1,162 50
Interest due and accrued on collateral loans.....				480 99
Gross premiums in due course of collection.....				125,105 52
Rents due and accrued.....				1,085 67
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....				1,650 00
Items not admitted as available assets:				
Loans on company's stock.....		\$4,788 00		
Judgment notes, secured by mortgage.....		800 00		
Bills receivable, other than those taken for premiums.....		4,848 48		
Office furniture in offices other than occupied by the company.....		2,800 00		
Second lien mortgage.....		4,000 00		
Ninety-five per cent on perpetual insurance belonging to company.....		570 00		
Total.....		\$17,806 48		

Aggregate amount of all the available assets of the company.....\$550,744 02

LIABILITIES.

Amount of unpaid losses (of which \$4,864 00 are resisted).....	\$29,721 23
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$178,458 83
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	18,548 00
Amount of reserve required to re-insure all outstanding risks.....	192,006 83
Whole amount of deposit or premium on perpetual policies.....	4,923 50
Cash dividends declared, due or to become due.....	48 00
Commissions and other charges, due and to become due to agents and others.....	21,267 93
Aggregate liabilities (except capital stock).....	\$247,969 99
Surplus as regards policy-holders.....	\$302,774 08
Capital stock.....	300,000 00
Surplus over capital.....	\$2,774 08

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$516,157 66	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	65,391 76	
Net amount of cash actually received during the year for premiums.....		\$450,765 90
Interest received during the year on bonds and mortgages.....		5,066 28
Interest and dividends received on bonds and stocks, and from all other sources.....		5,068 48
Income from all other sources, viz: rents, \$8,029 18; office commissions, \$131 81; total.....		8,160 99
Aggregate cash income during the year.....		\$469,066 55

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$175,511 98	
Deduct amounts actually received during the year for salvages and re-insurances.....	150 00	
Net amount paid during the year for fire losses.....		\$175,361 98
Cash dividends actually paid during the year.....		11,954 00
Paid or allowed during the year for commissions and brokerage.....		88,948 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		22,406 61
Paid during the year for State, national, and local taxes, in this and other States.....		14,240 46
All other payments and expenditures.....		25,070 94
Amount of deposit premium returned during the year on perpetual fire risks (<i>carried inside</i>).....	\$40 00	
Aggregate cash expenditures during the year.....		\$387,982 73

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$10,992,600 91	\$139,067 88
Written during the year.....	27,480,999 46	516,157 66
Total.....	\$38,473,599 37	\$705,224 99
Deduct expirations.....	18,313,360 21	322,098 57
In force at the end of the year.....	\$20,110,019 16	\$383,781 42
Deduct amount re-insured.....	20,455 00	561 68
Net amount in force.....	\$20,079,564 16	\$383,169 79
In force, not more than one year to run.....	\$18,416,842 16	\$256,916 65
More than one and not more than three years to run.....	1,144,612 00	18,940 05
More than three years to run.....	821,565 00	6,884 59
Perpetual risks in force and interest premiums.....	196,525 00	4,928 50
Net amount in force Dec. 31, 1873.....	\$20,079,564 16	\$383,169 79

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$305,857 74
Premiums received.....	28,392 99
Losses paid on risks taken.....	5,240 81
Total losses incurred during the year in the State of Michigan, \$7,740 81.	

NEWPORT FIRE AND MARINE INSURANCE COMPANY,

RHODE ISLAND.

HOME OFFICE, NEWPORT.

[Incorporated May 1859; commenced business Nov. 6, 1871.]

J. H. DeWOLF, *President.* - - - - - RESOLVED WATERMAN, *Secretary.*
 Attorney for Michigan, B. B. NORRIS, of Detroit.

CAPITAL.

Capital Stock, paid..... \$200,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Merchants' National Bank of Providence stock.....	\$5,000 00	\$5,700 00
Blackstone Canal National Bank, Providence, stock.....	50,000 00	52,400 00
American National Bank, Providence, stock.....	15,000 00	16,500 00
Commercial National Bank, Providence, stock.....	10,000 00	10,600 00
National Bank of North America, Providence, stock.....	15,000 00	17,325 00
Mechanics' National Bank, Providence, stock.....	9,040 00	11,584 00
National Bank of Commerce, New York, stock.....	10,000 00	11,200 00
Delaware & Hudson Canal Co. stock.....	20,000 00	23,100 00
Delaware & Hudson Canal Co. bonds.....	15,000 00	15,900 00
Rensselaer & Saratoga R. R. Co. bonds.....	12,000 00	12,240 00
City of Chicago S. B. Buckner bonds.....	20,000 00	20,000 00
What Cheer Corporation (real estate) Providence, stock.....	30,000 00	30,000 00

Totals (carried out at market value)..... \$191,040 00 \$206,219 00 \$206,219 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Central Park N. & E. River R. R. bonds.....	\$2,000 00	\$1,500 00	\$1,500 00
United States bonds.....	1,000 00	1,175 00	700 00
Providence & Worcester R. R. Co. bonds.....	2,300 00	3,335 00	2,600 00
United States bonds.....	14,000 00	15,680 00	14,000 00
Delaware, Lackawanna, & Western R. R. stock.....	2,900 00	2,268 00	1,700 00

Totals (carried out at amount loaned).....	\$21,500 00	\$23,978 00	\$20,500 00
Cash in the company's principal office, \$16,576 43; do. in bank, \$21,896 42.....			38,773 85
Interest due and accrued on stocks not included in "market value".....			2,592 88
Interest due and accrued on collateral loans.....			60 55
Gross premiums in due course of collection.....			14,966 89
Bills receivable not matured, taken for fire, marine, or inland risks.....			8,214 42
Due from other companies for re-insurance on losses already paid.....			290 45

Items not admitted as available assets:

Bills receivable past due..... \$795 00

Aggregate amount of all the available assets of the company..... \$291,336 67

LIABILITIES.

Amount of unpaid losses (of which \$5,900 are resisted).....	\$9,385 14
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$29,283 88
Re-insurance reserve at <i>pro rata</i> on fire risks running more than one year.....	15,231 12
Re-insurance reserve at 100 per cent on all unexpired marine risks.....	17,976 86

Amount of reserve on all outstanding risks.....	62,431 41
Due and accrued for salaries, rent, advertising, or agency expenses.....	500 00
Commissions, brokerage, and other charges due and to become due, \$906 15; due for re-insurance, \$1,221 90.....	2,198 05

Aggregate liabilities except capital stock.....	\$74,714 80
Surplus as regards policy-holders.....	\$216,622 07
Capital stock.....	900,000 00

Surplus over capital..... \$16,622 07

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$35,640 45	\$158,148 61	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	12,591 68	25,423 92	
Net amount of cash actually received during the year for premiums.....	\$73,048 89	\$132,724 69	\$205,773 51
Interest and dividends received on bonds and stocks, and from all other sources.....			14,661 73
Bills receivable taken during the year for premiums remaining unpaid.....		\$9,009 42	

Aggregate cash income during the year..... \$220,485 24

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$114,923 65	\$118,337 43	
Deduct amounts actually received during the year for salvages, \$1,150 42; re-insurances, \$25,245 81.....	8,637 00	22,789 23	
Net amount paid during the year for losses (of which \$121,214 57 belonged to prior years).....	\$111,271 65	\$96,088 25	\$207,360 90
Cash dividends actually paid during the year.....			37,119 00
Paid or allowed during the year for commissions and brokerage.....			18,385 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			6,515 05
Paid during the year for State, national, and local taxes in this and other States.....			2,060 42
All other payments, viz.: balance expense account.....			11,064 74

Aggregate cash expenditures during the year..... \$282,654 26

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$5,506,788	\$67,504 17	\$393,609	\$81,058 95
Written during the year.....	7,548,688	85,640 45	88,426,105	159,998 16
Total	\$14,055,476	\$153,144 62	\$39,858,797	\$185,058 11
Deduct expirations.....	7,795,506	70,084 24	88,741,869	162,598 69
In force at the end of the year.....	\$6,259,865	\$68,080 88	\$616,985	\$29,598 49
Deduct amount re-insured.....	268,118	8,856 64	266,504	4,547 06
Net amount in force	\$6,006,747	\$79,708 74	\$351,481	\$17,976 86
In force, not more than one year to run.....	\$4,720,150	\$59,492 35	\$351,481	\$17,976 86
More than one and not more than three years to run.....	432,279	6,347 79	-----	-----
More than three years to run.....	864,818	18,868 80	-----	-----
Net amount in force December 31, 1878	\$6,006,747	\$79,708 74	\$351,481	\$17,976 86

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$281,190 00
Premiums received.....	2,828 44
Losses paid on risks taken.....	100 00
Total losses incurred during the year in the State of Michigan, \$100 00.	

NEW YORK CENTRAL INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, UNION SPRINGS.

[Incorporated January 9, 1868; commenced business January 9, 1868.]

ALBERT BEARDSLEY, *President*, AMOS M. CLARK, *Secretary*.
 Attorney for Michigan, B. M. ANTHONY, of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.

ASSETS.

Real estate.....	\$1,600 00
Loans on bond and mortgage of real estate (first liens).....	\$1,840 00
Interest accrued on said mortgage loans.....	2,392 49
Value of lands mortgaged.....	\$283,125 00
Buildings (insured for \$23,350 00).....	50,000 00

Total value of mortgaged premises..... \$283,125 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$40,000 00	\$46,600 00	46,600 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
First National Bank of Union Springs.....	\$6,000 00	\$7,200 00	\$5,000 00
Auburn Exchange National Bank.....	6,000 00	7,200 00	4,000 00
Genesee Valley National Bank.....	1,000 00	1,200 00	1,000 00
United States bonds.....	2,000 00	2,333 01	2,000 00
First National Bank of Auburn.....	1,000 00	1,200 00	1,000 00
Auburn Gas Light Co.....	6,000 00	7,200 00	5,000 00

Totals (carried out at amount loaned).....	\$22,000 00	\$26,333 00	\$17,000 00
Cash in the company's principal office, \$2,596 11; do. in bank, \$28,861 08.....			81,937 19
Interest due and accrued on collateral loans.....			457 88
Gross premiums in due course of collection.....			88,154 43
Bills receivable not matured, taken for fire, marine or inland risks.....			11,782 71
Items not admitted as available assets:			
Office furniture, safes, stationery, and supplies.....			\$2,000 00

Aggregate amount of all the available assets of the company..... \$241,484 75

LIABILITIES.

Amount of unpaid losses (of which \$4,900 00 are resisted).....	\$19,788 67
Re-insurance reserve at 80 per cent of premiums on fire risks running one year or less.....	\$44,907 91
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	68,285 89
Amount of reserve on all outstanding risks.....	115,148 80
Aggregate liabilities (except capital stock).....	\$184,983 47
Surplus as regards policy-holders.....	\$106,552 28
Capital stock.....	100,000 00
Surplus over capital.....	\$6,552 28

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$173,494 80
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	16,188 44
Net amount of cash actually received during the year for premiums.....	\$156,990 66
Interest received during the year on bonds and mortgages.....	6,069 37
Interest and dividends received on bonds and stocks, and from all other sources.....	4,273 61
Aggregate cash income during the year.....	\$166,683 74

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$12,824 78 belonged to prior years)....	\$111,356 68
Cash dividends actually paid during the year.....	5,000 00
Paid or allowed during the year for commissions and brokerage.....	27,229 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	8,946 86
Paid during the year for State, national, and local taxes in this and other States.....	1,048 98
Advertising, printing, supplies, etc.....	6,568 08
Aggregate cash expenditures during the year.....	\$155,165 00

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$37,565,891	\$221,210 07
Written during the year.....	15,478,885	173,894 80
Total.....	\$43,000,156	\$395,004 87
Deduct expirations.....	16,485,019	159,280 28
In force at the end of the year.....	\$26,684,187	\$284,874 14
In force, not more than one year to run.....	\$18,776,098	\$142,629 44
More than one, and not more than three years to run.....	12,667,814	89,998 89
More than three years to run.....	170,280	1,750 88
Net amount in force December 31, 1873.....	\$26,684,187	\$284,874 14

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$890,511 00
Premiums received.....	15,856 86
Losses paid on risks taken.....	8,698 45
Total losses incurred during the year in the State of Michigan, \$8,698 45.	

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 201 BROADWAY, N. Y.

[Incorporated July, 1850; commenced business August, 1850.]

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Real estate.....	\$14,500 00
Loans on bond and mortgage of real estate (first liens).....	188,500 00
Interest due, on said mortgage loans.....	4,672 00
Value of lands mortgaged.....	\$180,000 00
Buildings (insured for \$165,750 00).....	200,000 00
Total value of mortgaged premises.....	\$380,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$631,000 00	\$723,780 00	
New York city bonds.....	26,000 00	26,000 00	
Brooklyn city bonds.....	5,000 00	5,000 00	
Tennessee State bonds.....	20,000 00	16,000 00	
Alabama State bonds.....	10,000 00	9,000 00	
Totals (carried out at market value).....	\$692,000 00	\$779,780 00	779,780 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
New Jersey Central R. R. stock.....	\$200,000 00	\$200,000 00	\$150,000 00	
United States bonds.....	2,000 00	2,200 00	1,500 00	
Delaware, Lackawanna & Western R. R. stock.....	21,000 00	18,000 00	18,000 00	
New York Zinc Co. stock.....	4,800 00	5,600 00	5,000 00	
Delaware & Hudson stock.....	5,000 00	5,000 00	8,000 00	
Bank of the Republic stock.....	7,000 00	8,000 00	6,000 00	
Delaware & Hudson stock.....	1,200 00	1,500 00	500 00	
Metropolitan Gas Co. stock.....	500 00	500 00	800 00	
Commercial Fire Ins. Co. stock.....	1,650 00	1,600 00	1,000 00	
Lorillard Fire Ins. Co. stock.....	68,000 00	50,000 00	50,000 00	
Stuyvesant Fire Ins. Co. stock.....	2,000 00	2,200 00	2,000 00	
Chesapeake & Ohio R. R. bonds.....	2,000 00	5,400 00	5,000 00	
United States bonds.....	4,000 00	1,100 00	1,000 00	
Cleveland & Pittsburgh R. R. bonds.....	1,000 00			
Belleville & Southern Illinois R. R. bonds.....				
United States bonds.....				
Totals (carried out at amount loaned).....	\$315,150 00	\$301,100 00	\$238,800 00	238,800 00
Cash in the company's principal office, \$1,200 00; do. in bank, \$18,821 00.....				15,021 00
Interest due and accrued on collateral loans.....				7,587 00
Gross premiums in due course of collection.....				107,901 00

Aggregate amount of all the available assets of the company..... \$1,301,211 00

LIABILITIES.

Amount of unpaid losses (of which \$18,845 00 are resisted).....	\$31,250 00
Re-insurance reserve at 50 per cent of gross premiums on fire risks running one year or less.....	\$300,288 42
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	91,261 80
Amount of reserve on all outstanding risks.....	391,549 78
Cash dividends declared, due or to become due.....	827 00
Aggregate liabilities (except capital stock).....	\$478,636 78
Surplus as regards policy holders.....	\$397,584 28
Capital stock.....	500,000 00
Surplus over capital.....	\$397,584 28

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$343,018 08
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	80,186 96
Net amount of cash actually received during the year for premiums.....	\$762,886 12
Interest received during the year on bonds and mortgages.....	10,185 00
Interest and dividends received on bonds and stocks, and from all other sources.....	57,928 91
Income from all other sources, viz., rents, profits on rents, \$7,998 78, applied to the reduction of value of leasehold.....	
Aggregate cash income during the year.....	\$880,940 08

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$501,188 79
Cash dividends actually paid during the year.....	49,297 50
Paid or allowed during the year for commissions and brokerage.....	106,899 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	40,851 58
Paid during the year for State, national, and local taxes, in this and other States.....	14,487 94
Agents' expenses, rent, stationery, supplies, traveling expenses, etc.....	87,300 85
Aggregate cash expenditures during the year.....	\$794,040 11

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$71,457,051	\$771,886 50
Written during the year.....	73,608,099	887,100 81
Total.....	\$145,065,150	\$1,658,986 81
Deduct expirations.....	79,492,098	826,765 04
In force at the end of the year.....	\$65,544,052	\$781,781 37
Deduct amount re-insured.....	766,736	6,188 39
Net amount in force.....	\$64,567,316	\$775,597 83
In force, not more than one year to run.....	50,173,425	609,575 83
More than one and not more than three years to run.....	11,519,901	130,658 08
More than three years to run.....	3,169,690	44,864 09
Net amount in force Dec. 31, 1873.....	\$64,567,316	\$775,597 83

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,176,374 00
Premiums received.....	23,599 03
Losses paid on risks taken.....	9,285 74
Total losses incurred during the year in the State of Michigan, \$9,223 87.	

NORTHWESTERN NATIONAL INSURANCE COMPANY,

WISCONSIN.

HOME OFFICE, MILWAUKEE.

[Incorporated February 20, 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, *President.* - - - - - FRANK H. WHIPP, *Secretary.*
 Attorney for Michigan, ALFRED MILLARD, of Adrian.

CAPITAL.

Capital stock paid.....\$300,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$157,000 00	\$185,865 00	
Milwaukee & St. Paul Ry. bonds.....	15,000 00	16,300 00	
Milwaukee city water bonds.....	100,000 00	100,000 00	
Totals (carried out at market value).....	\$272,000 00	\$302,065 00	\$302,065 00
Cash in company's principal office, \$7,736 65; do. in bank, \$194,018 06.....			181,754 71
Interest due and accrued on stocks, not included in "market value".....			5,550 00
Gross premiums in due course of collection.....			88,004 10
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....			23,323 33
Salvage property and claims on losses already paid, \$5,005 00; due from other companies for re-insurance on losses already paid, \$11,211 28.....			16,304 33
Items not admitted as available assets:			
Bills receivable, past due.....		\$1,844 50	
Office furniture.....		2,500 00	
		\$4,344 50	

Aggregate amount of all the available assets of the company.....\$519,674 43

LIABILITIES.

Amount of unpaid losses (of which \$5,050 00 are resisted).....		\$35,668 77
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$97,199 83	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	7,904 80	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	18,525 00	

Amount of reserve on all outstanding risks.....	\$118,029 19
Commissions, brokerage, and other charges due and to become due.....	2,900 00

Aggregate liabilities (except capital stock).....	\$156,597 89
Surplus as regards policy-holders.....	\$368,076 58
Capital stock.....	300,000 00
Surplus over capital.....	\$68,076 58

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$326,765 08	\$179,741 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	85,610 24	83,582 17	
Net amount of cash actually received during the year for premiums...	\$291,154 79	\$146,269 56	\$497,364 85
Interest and dividends received on bonds and stocks, and from all other sources.....			14,601 42
Aggregate cash income during the year.....			\$451,965 77

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$136,882 18	\$104,246 18	
Deduct amounts actually received during the year for salvages, \$3,449 26; re-insurances, \$26,365 78.....	590 88	27,794 22	
Net amount paid during the year for losses (of which \$41,335 16 belonged to prior years).....	\$136,291 30	\$76,621 96	\$212,913 26
Paid or allowed during the year for commissions and brokerage.....			51,367 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			21,944 48
Paid during the year for State, national, and local taxes, in this and other States.....			8,154 84
Rent, office, and agency expenses, stationery, postage, and advertising.....			21,410 66
Aggregate cash expenditures during the year.....			\$315,709 98

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$6,642,773	\$119,781 71	\$222,800	\$14,000 09
Written during the year.....	16,924,106	326,765 08	18,501,224	179,741 78
Total.....	\$23,766,879	\$446,546 74	\$18,764,124	198,801 78
Deduct expirations.....	12,123,997	238,565 27	13,551,924	178,656 73
In force at the end of the year.....	\$11,642,882	\$207,711 47	\$212,200	\$15,145 00
Deduct amount re-insured.....	51,800	1,068 74	19,000	1,620 00
Net amount in force.....	\$11,591,082	\$206,642 73	\$193,200	\$13,525 00
In force, not more than one year to run.....	\$10,618,021	\$194,398 64	\$193,200	\$13,525 00
More than one and not more than three years to run.....	562,384	6,190 80		
More than three years to run.....	473,597	6,128 29		
Net amount in force Dec. 31, 1873.....	\$11,591,082	\$206,642 73	\$193,200	\$13,525 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$331,599 00	\$65,280 00	\$396,879 00
Premiums received.....	18,887 19	962 23	19,849 38
Losses paid on risks taken.....	5,929 88	925 09	6,854 97
Total losses incurred during the year in the State of Michigan.....	6,480 88	875 09	7,355 97

ORIENT INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated June 28, 1867; commenced business January, 1872.]

C. T. WEBSTER, *President*. - - - - - GEO. W. LESTER, *Secretary*.
 Attorney for Michigan, C. TRACY, of Lansing.

CAPITAL.

Capital stock paid..... \$250,000 00

ASSETS.

Loans on bond and mortgage of real estate (first liens) of which \$10,000 is in process of fore-closure.....

Interest due, \$1,848 84, and accrued, \$3,719 04 on said mortgage loans; total.....

Total value of mortgaged premises, (buildings insured for \$160,500 as collateral)..... \$582,740 00

\$171,820 00
 5,022 88

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
200 shares American National Bank stock, Hartford.....	\$10,000 00	\$12,000 00
100 shares Aetna National Bank stock, Hartford.....	10,000 00	12,800 00
100 shares Charter Oak National Bank stock, Hartford.....	10,000 00	12,500 00
100 shares Farmers' & Mechanics' Nat'l Bank stock, Hartford.....	10,000 00	12,800 00
150 shares Hartford National Bank stock, Hartford.....	15,000 00	22,400 00
85 shares City National Bank stock, Hartford.....	8,500 00	8,675 00
100 shares Mercantile National Bank, Hartford.....	10,000 00	12,000 00
50 shares Phenix National Bank stock, Hartford.....	5,000 00	7,550 00
45 shares First National Bank stock, Hartford.....	4,500 00	6,824 00
16 shares National Exchange Bank stock, Hartford.....	800 00	960 00
100 shares Metropolitan National Bank, New York.....	10,000 00	12,500 00
227 shares Michigan Central R. R. stock.....	22,700 00	18,867 50
200 shares Lake Shore & Mich. Southern R. R. stock.....	20,000 00	16,500 00
100 shares Albany & Susquehanna R. R. stock.....	10,000 00	9,000 00
400 shares Cleveland & Pittsburgh R. R. stock.....	40,000 00	17,300 00
247 shares N. Y., N. H. & Hartford R. R. stock.....	24,700 00	42,284 00
10 bonds Indiana Central R. R. Co.....	10,000 00	10,000 00
11 bonds Indianapolis & Cincinnati R. R. Co., 1869.....	11,000 00	9,900 00
20 bonds Hartford, Providence & Fishkill R. R. Co.....	20,000 00	19,000 00
16 bonds West Middle School District, Hartford, Ct.,.....	10,000 00	10,000 00

Totals (carried out at market value)..... \$248,500 00 \$267,610 50 267,610 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
12 shares Aetna Insurance Co. stock, Hartford.....	\$1,200 00	\$1,990 00	\$1,200 00
15 shares Aetna Insurance Co. stock, Hartford.....	1,500 00	2,145 00	1,500 00
12 shares Aetna Insurance Co. stock, Hartford.....	1,200 00	1,990 00	1,200 00
40 shares Phoenix Insurance Co. stock, Hartford.....	4,000 00	5,500 00	1,100 00
8 shares Aetna Life Insurance Co. stock, Hartford.....	800 00	2,400 00	1,200 00
10 shares Aetna Life Insurance Co. stock, Hartford.....	1,000 00	3,000 00	1,000 00
10 shares Aetna Life Insurance Co. stock, Hartford.....	1,000 00	3,000 00	1,200 00
15 shares Continental Life Insurance Co. stock, Hartford, (40 per ct. paid in).....	875 00	875 00	800 00
50 shares Conn. General Life Insurance Co. stock, Hartford, (50 per ct. paid in).....	2,500 00	2,500 00	1,800 00
30 shares Conn. General Life Insurance Co. stock, Hartford, (50 per ct. paid in).....	1,500 00	1,500 00	1,000 00
100 shares Conn. General Life Insurance Co. stock, Hartford, (50 per ct. paid in).....	5,000 00	5,000 00	6,000 00
20 shares N. Y., N. H. & H. R. R. Co. stock.....	8,000 00	8,680 00	600 00
7 shares N. Y., N. H. & H. R. R. Co. stock.....	700 00	854 00	
25 shares N. Y., N. H. & H. R. R. Co. stock.....	2,500 00	3,050 00	800 00
5 shares Aetna National Bank stock, Hartford.....	500 00	625 00	800 00
10 shares Charter Oak National Bank stock, Hartford.....	1,000 00	1,200 00	540 00
30 shares Mercantile National Bank stock, Hartford.....	3,000 00	3,750 00	3,000 00
29 shares Mercantile National Bank stock, Hartford.....	2,900 00	3,625 00	1,500 00
10 shares Nassau National Bank stock, N. Y.....	1,000 00	1,000 00	520 22
8 shares First National Bank stock, Rockville, Ct.....	800 00	826 00	120 00
8 shares First National Bank stock, Rockville, Ct.....	800 00	826 00	180 00
4 shares First National Bank stock, Rockville, Ct.....	400 00	448 00	860 00
80 shares American National Bank stock, Hartford, Ct.....	4,000 00	5,000 00	3,900 00
25 shares American National Bank stock, Hartford, Ct.....	1,250 00	1,562 50	1,200 00

	Par Value.	Market Value.	Am't Loaned. Thereon.
5 shares Rockville National Bank stock, Rockville, Ct.	\$500 00	\$500 00	\$420 00
25 shares National Bank Commerce stock, Chicago, Ill.	2,500 00	2,750 00	1,900 00
15 shares American National Bank stock, Hartford, Ct.	750 00	987 50	
5 shares Charter Oak National Bank stock, Hartford, Ct.	500 00	650 00	
5 shares First National Bank stock, Hartford, Ct.	800 00	414 00	
2 shares Aetna Insurance Co. stock, Hartford, Ct.	200 00	880 00	8,450 00
1 trust deed, 1st mortgage bond, H. Michener, Cham- paign, Ill.	1,600 00	1,600 00	
1 trust deed, 1st mortgage bond, Z. F. Bates, Cham- paign, Ill.	2,000 00	2,000 00	900 00
1 trust deed, 1st mortgage bond, W. W. Snyder, Cham- paign, Ill.	2,000 00	2,000 00	1,200 00
3 trust deeds, 1st mortgage bonds, W. Hill, Blooming- ton, Ill.	3,000 00	3,000 00	1,800 00
1 trust deed, 1st mortgage bond, J. C. & C. E. Geisen- dorf, Indianapolis, Ind.	1,000 00	1,000 00	900 00
3 trust deeds, 1st mortgage bonds, J. A. Heidlinger, In- dianapolis, Ind.	3,000 00	3,000 00	3,000 00
1 trust deed, 1st mortgage bond, Ewing & Smith, Fort Wayne, Ind.	1,000 00	1,000 00	1,000 00
1 trust deed, 1st mortgage bond, H. Burgess, Fort Wayne, Ind.	1,000 00	1,000 00	600 00
2 trust deeds, 1st mortgage bonds, Shaw, Lippincott & Conner, Indianapolis, Ind.	2,000 00	2,000 00	1,900 00
2 bonds U. S. 6-20s, 1867, (500 each)	1,000 00	1,787 50	1,500 00
1 bond U. S. 5-20, 1865	500 00		
2 bonds U. S. 6-20s, 1867	150 00	174 00	150 00
2 bonds City of Hartford	2,000 00	1,900 00	1,800 00
30 bonds South Side R. R. Co., Va., 8 per cent, 1st pre- ferred	20,000 00	17,000 00	15,000 00
4 bonds Hartford, Providence & Fishkill R. R. Co.	4,000 00	8,800 00	8,000 00
90 shares National Screw Co's stock, Hartford	9,000 00	17,100 00	6,000 00
5 shares National Screw Co's stock, Hartford	800 00	1,520 00	900 00
25 shares National Screw Co's stock, Hartford	2,500 00	4,750 00	
50 shares Willimantic Linen Co. stock, Hartford	1,250 00	2,500 00	8,000 00
50 shares Willimantic Linen Co. stock, Hartford	1,250 00	2,500 00	
25 shares National Screw Co. stock, Hartford	2,500 00	4,750 00	8,000 00
312 shares Willimantic Linen Co. stock, Hartford	7,800 00	15,600 00	6,000 00
80 shares Willimantic Linen Co. stock, Hartford	750 00	1,500 00	600 00
100 shares Weed Sewing Machine Co. stock, Hartford	2,500 00	3,800 00	1,800 00
47 shares Weed Sewing Machine Co. stock, Hartford	1,175 00	1,551 00	1,450 00
47 shares Weed Sewing Machine Co. stock, Hartford	1,175 00	1,551 00	1,500 00
64 shares Weed Sewing Machine Co. stock, Hartford	1,600 00	2,112 00	2,100 00
17 shares Hartford Carpet Company stock, Hartford	1,700 00	8,740 00	8,000 00
461 shares Collins Company stock, Hartford	4,610 00	4,149 00	8,000 00
7 shares Shaller & Hall Quarry Co. stock, Portland, Ct.	700 00	2,100 00	1,200 00
40 shares Conn. Trust & Safe Deposit Co. stock	4,000 00	4,120 00	8,000 00
100 shares Adams Express Co. stock	10,000 00	9,150 00	6,000 00
10 shares Adams Express Co. stock	1,000 00	915 00	600 00
25 shares Adams Express Co. stock	2,500 00	2,287 50	
10 shares State Bank stock, Hartford	1,000 00	1,100 00	8,000 00
15 shares U. S. Trust Co's stock, N. Y.	1,500 00	8,000 00	1,200 00
15 shares National Insurance Co. stock, Hartford	1,500 00	1,500 00	
17 shares Conn. Gen. Life Ins. Co. (50 per ct. paid in)	850 00	850 00	1,500 00
21 shares Conn. Gen. Life Ins. Co. (50 per ct. paid in)	1,050 00	1,050 00	
15 shares National Insurance Co. stock, Hartford	1,500 00	1,500 00	1,500 00
26 shares Adams Express Co. stock	2,600 00	2,879 00	
19 shares N. Y., N. H. & H. R. R. Co.	1,900 00	2,318 00	3,000 00
140 shares Weed Sewing Machine Co. stock	3,500 00	4,620 00	
100 shares National State Co. stock, (40 per ct. paid in)	4,000 00	3,000 00	6,000 00
Totals (carried out at amount loaned)	\$165,385 00	\$208,582 00	\$127,720 29
Cash in the company's principal office			8,754 22
Cash deposited in bank			24,499 65
Interest due and accrued on stocks and bonds, not included in "market value"			3,824 17
Interest due and accrued on collateral loans			8,886 81
Gross premiums in due course of collection			42,605 41
Items not admitted as available assets:			
Cash balances on book due from agents			\$11,525 69
Aggregate amount of all the available assets of the company			\$660,283 43
LIABILITIES.			
Amount of unpaid losses			\$28,780 85
Re-insurance reserve at 50 per cent of premium on fire risks running one year or less		\$179,385 60	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year		87,617 14	
Amount of reserve on all outstanding risks			217,552 74
Commissions, brokerage, and other charges due and to become due to agents and others			12,781 62
Aggregate liabilities (except capital stock)			\$230,045 21
Surplus as regards policy-holders		\$401,168 22	
Capital stock		850,000 00	
Surplus over capital			\$551,168 22

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$458,926 25	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	40,188 89	
Net amount of cash actually received during the year for premiums.....		\$418,737 36
Interest received during the year on bonds and mortgages.....		42,009 00
Interest and dividends received on bonds and stocks, and from all other sources.....		
Aggregate cash income during the year.....		\$460,746 36

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$90,311 63 belonged to prior years)...	\$944,925 74
Paid or allowed during the year for commissions and brokerage.....	68,579 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	22,867 88
Paid during the year for State, national, and local taxes in this and other States.....	9,797 95
General expense account and expense at agencies.....	24,210 29
Aggregate cash expenditures during the year.....	\$969,381 77

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$19,254,006	\$281,566 09
Written during the year.....	80,702,889	458,926 25
Total.....	\$49,956,895	\$740,492 34
Deduct expirations and amount re-insured.....	25,834,633	324,769 58
Net amount in force.....	\$24,121,728	\$415,722 43
In force, not more than one year to run.....	\$21,893,101	\$362,194 28
More than one and not more than three years to run.....	2,748,887	83,145 73
More than three years to run.....	1,480,736	30,382 42
Net amount in force December 31, 1878.....	\$24,121,728	\$415,722 43

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,412,251 00
Premiums received.....	25,100 02
Losses paid on risks taken.....	14,867 76
Total losses incurred during the year in the State of Michigan, \$19,804 26.	

ORIENT MUTUAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 43 WALL STREET, N. Y.

[Incorporated February 18, 1853; commenced business March 1, 1853.]

EUGENE DUTILH, *President.*CHARLES IRVING, *Secretary.*

Attorney for Michigan, W. P. BEACH, of Detroit.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$526,000 00	\$598,740 00	
Illinois State bonds.....	10,000 00	10,000 00	
Missouri State bonds.....	4,000 00	3,600 00	
South Carolina State bonds.....	20,000 00	4,600 00	
Alabama State bonds.....	10,000 00	8,000 00	
Phoenix National Bank stock.....	20,000 00	20,000 00	
West India & Panama Telegraph Co. stock.....	5,000 00	4,698 58	
New York Mutual Ins. Co. scrip.....	3,680 00	2,582 00	
Union Mutual Ins. Co. scrip.....	6,400 00	4,132 00	
Atlantic Mutual Ins. Co. scrip.....	10,400 00	9,484 00	
Totals (carried out at market value).....	\$615,480 00	\$655,796 58	\$655,796 58

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
United States bonds.....	\$3,000 00	\$3,740 00	\$7,000 00	\$7,000 00
Cash deposited in bank.....				822,778 65
Interest due and accrued on stocks, not included in "market value".....				8,584 26
Net premiums in due course of collection.....				231,545 67
Bills receivable not matured, taken for marine or inland risks.....				164,829 85
Salvage property and claims on losses already paid, \$58,000 00; due from other companies for re-insurance on losses already paid, \$9,956 84.....				67,956 84
Items not admitted as available assets:				
Subscription notes.....			\$495,148 86	
Bills receivable past due.....			10,422 01	
Company's own scrip.....			90,990 00	
			\$596,580 87	

Aggregate amount of all the available assets of the company..... \$1,447,986 85

LIABILITIES.

Amount of unpaid losses (of which \$19,850 00 are resisted).....	\$183,100 00
Amount of reserve at 100 per cent of premiums on all outstanding risks.....	864,079 86
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise returnable on settlement.....	11,735 47
Unpaid principal on scrip, \$1,289 00; interest due to scrip-holders, \$9,656 81.....	10,925 81
Commissions, brokerage, and other charges due and to become due.....	5,780 84

Aggregate liabilities..... \$925,571 98

Surplus as regards policy-holders..... \$522,414 87

INCOME.

	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$1,725,114 80	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	290,080 86	
Net amount of cash actually received during the year for premiums.....	\$1,435,034 44	
Interest and dividends received on bonds and stocks, and from all other sources.....	43,089 76	
Aggregate cash income during the year.....	\$1,478,074 20	

EXPENDITURES.

	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$1,479,581 87	
Deduct amounts actually received during the year for salvages, \$69,496 86; re-insurances, \$175,121 45.....	244,617 81	
Net amount paid during the year for losses.....	\$1,235,218 56	
Interest paid to scrip-holders during the year.....	61,064 60	
Scrip, or certificates of profits, redeemed in cash.....	69,495 00	
Paid or allowed during the year for commissions and brokerage.....	39,418 40	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	65,100 00	
Paid during the year for State, national, and local taxes, in this and other States.....	12,298 91	
Rent, advertising, and stationery.....	26,079 83	
Aggregate cash expenditures during the year.....	\$1,568,689 80	

MISCELLANEOUS.

	Risks and Premiums.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1878.....		\$20,600,483	\$284,618 56
Written during the year.....		147,412,024	1,580,214 97
Total.....		\$168,012,512	\$2,164,833 53
Deduct expirations.....		142,185,484	1,500,748 67
Net amount in force December 31, 1878.....		\$25,827,078	\$264,079 86

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	Marine and Inland Risks.
Marine and inland risks taken.....	\$285,615 05
Premiums received.....	10,588 67
Losses paid on risks taken.....	8,019 55
Total losses incurred during the year in the State of Michigan, none.....	

PACIFIC MUTUAL INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 119 BROADWAY, NEW YORK.

[Incorporated 1854; commenced business January 10, 1855.]

JOHN K. MYERS, *President.*THOMAS HALE, *Secretary.*

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$308,000 00	\$346,540 00	
Brooklyn certificates of indebtedness.....	20,000 00	20,000 00	
Delaware & Hudson Canal Co. bonds.....	10,000 00	10,000 00	
Bank of the Metropolis stock.....	5,000 00	4,500 00	
Bank of North America stock.....	8,500 00	7,850 00	
Central National Bank stock.....	10,000 00	6,500 00	
Coast Wrecking Company stock.....	7,500 00	7,500 00	
Delaware & Hudson Canal Co. stock.....	26,800 00	31,088 00	
International Ocean Telegraph Co. stock.....	2,500 00	2,500 00	
Delaware Mutual Safety Ins. Co. scrip.....	9,130 00	5,944 95	
Totals (carried out at market value).....	\$407,430 00	\$442,122 95	\$442,122 95

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Park Bank stock.....	\$2,000 00	\$2,440 00	\$2,000 00	
Home Ins. Co. stock.....	11,500 00	10,350 00	7,000 00	
United States bonds.....	2,000 00	2,878 87	2,000 00	
National Park Bank stock.....	2,500 00	3,050 00	2,500 00	
New York Central R. R. Co. stock.....	5,000 00	4,575 00	4,000 00	
United States bonds.....	500 00	586 00	350 00	
United States bonds.....	10,000 00	11,540 00	10,000 00	
Ninth National Bank stock.....	17,500 00	17,500 00		
Harlem Bank stock.....	2,500 00	2,500 00		15,000 00
Fourth National Bank stock.....	72,500 00	68,875 00		
Union Ferry Co. stock.....	1,000 00	1,250 00		
Central National Bank stock.....	15,000 00	9,750 00		
Lamar Fire Ins. Co. stock.....	1,000 00	900 00		
Safeguard Fire Ins. Co. stock.....	5,000 00	5,000 00		
Continental Ins. Co. stock.....	2,000 00	2,000 00		
Resolute Fire Ins. Co. stock.....	2,000 00	1,900 00		87,500 00
Nassau Fire Ins. Co. stock.....	1,000 00	2,000 00		
Guardian Fire Ins. Co. stock.....	5,000 00	4,500 00		
Atlantic Fire Ins. Co. stock.....	3,000 00	2,850 00		
Sterling Fire Ins. Co. stock.....	3,000 00	2,850 00		
Farragut Fire Ins. Co. stock.....	7,500 00	7,500 00		
Ridgewood Fire Ins. Co. stock.....	2,000 00	1,900 00		
Delaware & Hudson Canal Co. stock.....	2,000 00	2,320 00	1,500 00	
Delaware & Hudson Canal Co. stock.....	11,000 00	12,760 00	9,500 00	
United States bonds.....	5,000 00	5,750 00	5,000 00	
Erie Railway Co. bonds.....	4,000 00	3,970 00	3,000 00	
Home Ins. Co. stock.....	11,000 00	9,900 00	6,500 00	
United States bonds.....	15,000 00	17,368 75	15,000 00	
United States bonds.....	10,000 00	11,500 00	10,000 00	
Brooklyn bridge bonds.....	6,000 00	6,000 00	5,000 00	
Importers' & Traders' Bank stock.....	2,000 00	3,460 00		
Merchants' Bank stock.....	1,000 00	1,140 00		
Union Bank stock.....	1,000 00	1,350 00		
Delaware & Hudson Canal Co. stock.....	10,700 00	12,413 00	28,000 00	
United States Trust Co. stock.....	1,600 00	3,760 00		
United States Life Ins. Co. stock.....	6,350 00	10,625 00		
Guardian Fire Ins. Co. stock.....	8,000 00	2,700 00		
Importers' & Traders' Ins. Co. stock.....	3,900 00	3,610 00		
Totals (carried out at amount loaned).....	\$266,350 00	\$274,580 63	\$214,150 00	214,150 00
Cash in the company's principal office, \$1,159 86; do. in bank, \$37,788 02.....				88,947 88
Interest due and accrued on stocks not included in "market value".....				4,773 78
Gross premiums in due course of collection.....				28,879 97
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....				102,094 78
Salvage property on losses already paid, and due for re-insurances on losses already paid.....				97,100 00
Premiums on gold, \$5,457 65; untermiated premiums on re-insurance risks, \$13,311 31.....				18,668 96

Items not admitted as available assets:

Bills receivable past due.....	\$14,992 26
Subscription notes.....	59,500 00
	<hr/> \$74,492 26

Aggregate amount of all the available assets of the company..... \$926,786 82

LIABILITIES.

Amount of unpaid losses.....	\$98,500 00
Amount of reserve at 100 per cent of premiums on all outstanding risks.....	91,546 78
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise returnable on settlement.....	41,709 42
Unpaid principal on scrip, \$10,045 00; interest due to scrip-holders, \$9,023 50.....	19,067 50
Return premiums, \$5,761 28; rebate, \$3,004 79; re-insurance premium, \$1,996 24.....	10,762 26

Aggregate liabilities (except capital stock).....	\$262,185 96
Surplus as regards policy-holders.....	<hr/> \$664,550 86

INCOME.

	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$805,886 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	217,067 51	
Net amount of cash actually received during the year for premiums.....		\$588,298 65
Interest and dividends received on bonds and stocks, and from all other sources.....		82,045 50
Income from all other sources, viz.: Internal revenue stamps.....		84 26
Bills receivable taken for premiums during the year, remaining unpaid.....	\$110,747 89	
Aggregate cash income during the year.....		<hr/> \$620,428 41

EXPENDITURES.

	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$394,238 54	
Deduct amounts actually received during the year for salvages, \$28,580 60; re-insurances, \$68,880 45.....	76 961 05	
Net amount paid during the year for losses.....		\$317,292 49
Interest paid to scrip-holders during the year.....		89,005 40
Scrip, or certificates of profits, redeemed in cash.....		2,020 00
Paid or allowed during the year for commissions or brokerage.....		42,851 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		75,574 96
Paid during the year for State, national, and local taxes, in this and other States.....		8,210 20
Interest balance, \$908 19; rent and office expenses, \$26,313 05; loss on notes, \$11,324 28; scrip taken in settlement, \$1,020 00; Board of Underwriters, \$2,855 66; bills payable, \$60,000 00; loans, \$18,700; investment, \$18,188 74.....		189,157 87
Aggregate cash expenditures during the year.....		<hr/> \$624,123 65

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Marine and Inl'd Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$7,128,471	\$100,895 77
Written during the year.....	88,060,723	736,774 40
Total.....	<hr/> \$95,174,198	<hr/> \$887,170 17
Deduct expirations.....	84,402,995	745,023 89
In force at the end of the year.....	\$5,771,198	\$91,546 78
Deduct amount re-insured.....	580,604	18,211 81
Net amount in force December 31, 1878.....	<hr/> \$5,240,594	<hr/> \$78,385 47

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Marine and Inl'd Risks.</i>
Marine and inland risks taken.....	\$4,592,409 00
Premiums received.....	21,614 86
Losses paid on risks taken.....	18,929 17
Total losses incurred during the year and unpaid, estimated, in the State of Michigan, \$3,000 00.	

PENN FIRE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

[Incorporated February 19, 1872; commenced business August 1, 1872.]

FIELDING L. WILLIAMS, *President*.J. R. WARNER, *Secretary*.

Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid..... \$200,250 00.

ASSETS.

Real estate.....	\$17,000 00
Loans on bond and mortgage of real estate (first liens).....	145,587 49
Interest due and accrued on said mortgage loans.....	5,048 81
Value of lands mortgaged.....	\$375,000 00
Buildings (insured for \$9,500 00).....	94,800 00

Total value of mortgaged premises..... \$389,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$65,000 00	\$76,462 50	
Pennsylvania R. R., 1st mortgage bonds.....	5,000 00	5,150 00	
Camden & Amboy, mortgage bonds.....	5,000 00	5,000 00	
Cleveland, Painesville & Ashtabula R. R. bonds.....	12,000 00	12,000 00	
City of Cincinnati bonds.....	8,000 00	8,000 00	
Totals (carried out at market value).....	\$90,000 00	\$101,612 50	101,612 50

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Pullman Palace Car Co. stock.....	\$10,000 00	\$11,000 00	\$9,500 00
Chicago Towing Co. stock.....	1,250 00	1,875 00	1,187 50
Second National Bank, Erie, stock.....	2,000 00	2,200 00	2,000 00
Twenty-second Ward Bank, Philadelphia, stock.....	1,200 00	1,500 00	1,000 00
Exchange Bank, Franklin, stock.....	2,500 00	2,750 00	2,875 00
Erie Rolling Mill stock.....	5,000 00	5,000 00	5,000 00
Totals (carried out at amount loaned).....	\$31,950 00	\$34,825 00	\$21,062 50
Cash in the company's principal office, \$18,619 66; do. in bank, \$44,798 68.....			58,418 34
Interest due and accrued on collateral loans.....			888 24
Gross premiums in due course of collection.....			61,889 87
Bills receivable not matured, taken for fire, marine, or inland risks.....			100 00
Rents due and accrued.....			768 33
Items not admitted as available assets:			
Office furniture.....			1,198 89

Aggregate amount of all the available assets of the company..... \$412,100 08

LIABILITIES.

Amount of unpaid losses (deduct re-insurance, \$1,000 00).....	\$12,641 76
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$156,261 99
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	6,585 98
Amount of reserve on all outstanding risks.....	164,797 97
Due and accrued for rent, advertising, or agency expenses.....	450 00
Commissions, brokerage, and other charges due and to become due.....	9,354 90
Aggregate liabilities (except capital stock).....	\$187,144 63
Surplus as regards policy-holders.....	\$294,955 45
Capital stock.....	200,250 00

Surplus over capital..... \$34,705 45

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$399,897 14
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	88,015 24

Net amount of cash actually received during the year for premiums.....	\$361,881 90
Interest received during the year on bonds and mortgages.....	5,341 81
Interest and dividends received on bonds and stocks, and from all other sources.....	4,085 98
Income from rents.....	2,314 29
Received for increased capital.....	\$9,374 69

Aggregate cash income during the year..... \$378,988 48

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$28,075 60 belonged to prior years)....	\$186,568 19
Cash dividends actually paid during the year.....	8,267 72
Paid or allowed during the year for commissions and brokerage.....	88,311 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,227 85
Paid during the year for State, national, and local taxes in this and other States.....	9,118 06
Printing, advertising, traveling, and miscellaneous expenses.....	18,777 01

Aggregate cash expenditures during the year..... \$268,264 73

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$1,915,088 29	\$36,701 88
Written during the year.....	18,552,195 53	405,697 90
Total.....	\$20,467,283 81	\$502,399 78
Deduct expirations.....	8,088,226 70	171,877 59
In force at the end of the year.....	\$15,408,997 11	\$331,022 19
Deduct amount re-insured.....	287,410 60	5,161 10
Net amount in force.....	\$15,171,586 51	\$325,861 09
In force, not more than one year to run.....	14,583,419 06	316,528 98
More than one and not more than three years to run.....	425,887 45	6,078 11
More than three years to run.....	212,880 00	8,264 00
Net amount in force December 31, 1878.....	\$15,171,586 51	\$325,861 09

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,289,059 00
Premiums received.....	28,141 29
Losses paid on risks taken.....	9,564 88
Total losses incurred during the year in the State of Michigan, \$12,141 29.	

PENNSYLVANIA FIRE INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

[Incorporated March, 1825; commenced business April, 1825.]

JOHN DEVEREUX, *President.* WM. G. CROWELL, *Secretary.*
Attorney for Michigan, C. B. HEBBARD, of Detroit.

CAPITAL.

Capital stock paid..... \$400,000 00.

ASSETS.

Real estate.....	\$60,000 00
Loans on bond and mortgage of real estate (first liens).....	468,487 00
Interest due, \$360 00 and accrued, \$7,753 17, on said mortgage loans: total.....	8,118 17
Value of lands mortgaged.....	\$366,000 00
Buildings (insured for \$280,284 00).....	
Total value of mortgaged premises.....	\$966,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Philadelphia, Wilmington & Baltimore R. R. Co. stock.....	\$12,500 00	\$14,000 00	
Edmra and Williamsport loan.....	25,000 00	24,350 00	
Pennsylvania R. R. loan.....	11,000 00	11,220 00	
Pennsylvania R. R. scrip.....	18,270 00	12,320 00	
Harrisburg, Mount Joy & C. loan.....	20,000 00	19,000 00	
North Pennsylvania R. R. loan.....	80,000 00	80,000 00	
Philadelphia & Erie R. R. loan.....	25,000 00	22,500 00	
West Jersey R. R. loan.....	10,000 00	10,185 00	
American Steamship Co. loan.....	25,000 00	10,500 00	
United Canals & R. R. loan.....	10,000 00	8,500 00	
Camden & Amboy R. R. loan.....	20,000 00	28,800 00	
Lehigh Valley R. R. Co. loan.....	20,000 00	28,800 00	
Pennsylvania & N. Y. Canal and R. R. loan.....	20,000 00	21,850 00	
Philadelphia & Reading R. R. loan.....	20,000 00	20,600 00	
Delaware Division Canal loan.....	20,000 00	18,000 00	
Chesapeake & Delaware Canal loan.....	10,000 00	8,700 00	
Lehigh Coal & Navigation loan.....	20,000 00	18,000 00	
Schuylkill Navigation mortgage loan.....	12,000 00	8,400 00	
Schuylkill Navigation mortgage loan.....	5,000 00	6,240 00	
Schuylkill Navigation mortgage loan.....	5,000 00	144 00	
Schuylkill Navigation mortgage loan.....	100 00	12 00	
Manayunk Gas Co. stock.....	1,000 00	1,000 00	
Philadelphia city loan stock.....	10,000 00	10,175 00	
Philadelphia city loan stock.....	5,000 00	5,100 00	
Philadelphia city loan stock.....	9,818 00	9,695 00	
Philadelphia city loan warrants.....	26,000 00	26,000 00	
Pittsburgh city loan.....	5,000 00	4,750 00	
Cincinnati city loan.....	2,000 00	6,650 00	
Cincinnati city loan.....	18,400 00	21,280 00	
Philadelphia National Bank stock.....			
Totals (carried out at market value).....	\$452,688 00	\$482,977 00	\$482,977 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Philadelphia & Reading R. R. stock.....	\$50,000 00	\$25,250 00	\$20,000 00	
Philadelphia & Reading R. R. stock.....	55,100 00	60,885 00	50,000 00	
Lehigh Valley R. R. stock.....	17,500 00	20,000 00	16,000 00	
Totals (carried out at amount loaned).....	\$122,600 00	\$126,135 00	\$126,000 00	\$26,000 00
Cash in the company's principal office, \$1,357 73; do. in bank, \$204,965 73.....				\$206,323 51
Interest due and accrued on stocks, not included in "market value".....				4,218 25
Gross premiums in due course of collection.....				104,150 50

Aggregate amount of all the available assets of the company..... \$1,896,748 58

LIABILITIES.

Amount of unpaid losses (of which \$12,500 00 are resisted).....	\$22,834 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$308,018 80
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	98,648 25
Amount of reserve on all outstanding risks.....	401,661 55
Reclaimable by insured on perpetual policies.....	400,877 73
Taxes and assessments, \$340 00; commissions, brokerage, and other charges due and to become due, \$20,068 84.....	20,808 84
Aggregate liabilities (except capital stock).....	\$896,279 17
Surplus as regards policy-holders.....	\$500,476 36
Capital stock.....	400,000 00
Surplus over capital stock.....	\$100,476 36

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$724,945 28	
Deduct amount paid for re-insurance and return premiums.....	66,973 74	
Net amount of cash actually received during the year for premiums.....		\$727,971 54
Interest received during the year on bonds and mortgages.....		25,554 87
Interest and dividends received on bonds and stocks, and from all other sources.....		30,129 84
Income from all other sources, viz., rents, \$250 00; 5 per cent on return policies, \$226 98; 5 per cent on perpetual fire losses paid, \$95 48; gains on securities sold, \$465 00.....		1,047 41
Received for calls on assessment to repair capital.....	\$108,000 00	
Deposit premiums received for perpetual fire risks.....	19,285 97	
Aggregate cash income during the year.....		\$787,006 66

EXPENDITURES.

On Fire Risks.

Gross amount actually paid during the year for losses.....	\$521,373 06
Re-insurances.....	8,060 19
Net amount paid during the year for losses (of which \$190,738 00 belonged to prior years).....	\$518,313 75
Cash dividends actually paid during the year.....	699 50
Paid or allowed during the year for commissions and brokerage.....	161,648 68
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	12,339 91
Paid during the year for State, national, and local taxes, in this and other States.....	22,517 69
Stationery, supplies, advertising, books, etc., \$11,580 84; surveys, \$368 46.....	12,394 84
Aggregate cash expenditures during the year.....	\$736,505 75

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$45,339,946	\$567,690 90
Written during the year.....	55,687,295	794,945 29
Total.....	\$101,027,241	\$1,362,636 19
Deduct expirations.....	58,045,179	624,369 56
In force at the end of the year.....	\$42,982,062	\$755,346 63
Deduct amount re-insured.....	567,637	8,900 46
Net amount in force.....	\$42,414,425	\$746,446 16
In force, not more than one year to run.....	\$40,091,396	\$659,739 86
More than one and not more than three years to run.....	3,608,087	25,544 87
More than three years to run.....	4,149,240	68,098 48
Perpetual risks in force and interest premiums.....	15,185,298	406,677 75
Net amount in force December 31, 1873.....	\$68,028,946	\$1,147,839 94

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,407,545 00
Premiums received.....	25,940 63
Losses paid on risks taken.....	18,198 88
Total losses incurred during the year in the State of Michigan, \$18,198 88.	

PEOPLES' INSURANCE COMPANY,

NEW JERSEY.

HOME OFFICE, 704 BROAD ST., NEWARK.

[Incorporated March, 1866; commenced business October, 1867.]

JOHN M. RANDALL, *President.*J. H. LINDSLEY, *Secretary.*

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Capital stock paid.....	\$200,000 00.
-------------------------	---------------

ASSETS.

Real estate.....	\$40,673 96
Loans on bond and mortgage of real estate (first liens).....	152,550 00
Interest due on said mortgage loans.....	4,506 69
Value of lands mortgaged.....	\$257,200 00
Buildings (insured for \$148,650 00).....	200,000 00
Total value of mortgaged premises.....	\$457,200 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Newark City Ice Co. stock.....	\$12,000 00	\$15,750 00	\$11,700 00
Newark & Irvington H. R. R. stock.....	200 00	200 00	

	Par Value.	Market Value.	Am't Loaned. Thereon.	
People's Insurance Co. stock.....	\$500 00	\$580 00	\$5,000 00	
Newark City Ice Co. stock.....	4,100 00	5,125 00		
East Orange township bonds.....	500 00	500 00		
Orange & Newark H. R. R. stock.....	1,000 00	1,000 00	}	
United States government bonds.....	1,000 00	1,150 00		
Manufacturers' National Bank stock.....	1,200 00	1,200 00		
Newark City Ice Co. stock.....	5,200 00	6,500 00	}	2,000 00
Newark City Ice Co. stock.....	4,300 00	5,250 00		
Merchants' Insurance Co. stock.....	4,000 00	4,400 00		5,000 00
Merchants' Insurance Co. stock.....	1,000 00	1,100 00	}	2,800 00
American Trust Co. stock.....	1,000 00	1,050 00		800 00
Essex county and city bonds.....	2,970 00	2,821 00		1,000 00
Citizens' Gas-light Co. stock.....	2,875 00	2,875 00	}	2,500 00
Merchants' Insurance Co. stock.....	4,000 00	4,400 00		8,000 00
Merchants' Insurance Co. stock.....	2,000 00	2,200 00		1,500 00
First National Bank stock.....	6,000 00	7,500 00	}	6,000 00
Merchants' National Bank stock.....	1,000 00	1,000 00		
American Trust Co. stock.....	5,000 00	5,250 00		4,000 00
American Trust Co. stock.....	5,000 00	5,250 00	}	4,000 00
Newark City Ice Co. stock.....	8,900 00	11,125 00		
Manufacturers' National Bank stock.....	1,000 00	1,000 00	}	8,000 00
Essex County National Bank stock.....	5,000 00	6,250 00		
American Trust Co. stock.....	5,000 00	5,250 00		12,000 00
Newark City Ice Co. stock.....	2,500 00	3,125 00	}	
West Orange bonds.....	10,000 00	9,500 00		8,000 00
National State Bank stock.....	1,000 00	1,250 00		1,000 00
Harrison and Hudson county improvement bonds.....	6,300 00	6,120 00		5,000 00

Totals (carried out at amount loaned).....	\$105,545 00	\$118,671 00	\$39,670 00	\$39,670 00
Cash in company's principal office, \$1,680 40; and in bank, \$45,246 48.....				46,926 88
Interest due and accrued on collateral loans.....				8,329 68
Gross premiums in due course of collection.....				28,158 67
Items not admitted as available assets:				
Office furniture.....			\$1,715 85	

Aggregate amount of all the available assets of the company..... \$365,314 73

LIABILITIES.

Amount of unpaid losses.....			\$19,472 11
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$39,258 50	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		5,845 50	
Amount of reserve on all outstanding risks.....			95,099 00
Unpaid principal on scrip.....			8,641 00
Commissions, brokerage, etc.....			1,900 00

Aggregate liabilities (except capital stock).....			\$125,119 11
Surplus as regards policy-holders.....	\$240,702 62		
Capital stock.....	200,000 00		

Surplus over capital..... \$40,702 62

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$266,718 48	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	30,747 44	
Net amount of cash actually received during the year for premiums.....		\$235,965 99
Interest and dividends received on bonds and stocks, and from all other sources, and from call loans.....		12,493 88
Income from all other sources, viz.: rents, \$6,564 21; income from tax on loans paid, \$710 10.....		7,264 81
Income from furniture sold, <i>carried inside</i>	\$750 00	
Aggregate cash income during the year.....		\$255,724 18

EXPENDITURES.

	On Fire Risks.	
Gross amount actually paid during the year for losses.....	\$102,069 45	
Deduct amounts actually received during the year for salvages, \$2,917 25; for re-insurances, 1,817 80.....	4,734 55	
Net amount paid during the year for losses.....		\$97,324 90
Cash dividends actually paid during the year.....		24,000 00
Scrip, or certificates of profits, redeemed in cash.....		6,158 05
Paid or allowed during the year for commissions and brokerage.....		87,606 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		12,471 02
Paid during the year for State, national, and local taxes, in this and other States.....		4,770 71
All other payments.....		18,968 82
Aggregate cash expenditures during the year.....		\$196,269 96

<i>Risks and Premiums.</i>		MISCELLANEOUS.		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....				\$10,852,654	\$120,077 66
Written during the year.....				17,659,039	272,267 78
Total.....				\$28,511,743	\$392,345 44
Deduct expirations.....				18,911,470	208,096 44
In force at the end of the year.....				\$14,600,273	\$184,249 00
Deduct amount re-insured.....				884,800	4,349 95
Net amount in force.....				\$14,215,973	\$179,899 05
In force, not more than one year to run.....				\$13,646,696	\$170,157 05
More than one and not more than three years to run.....				517,177	8,923 00
More than three years to run.....				52,100	814 00
Net amount in force December 31, 1873.....				\$14,215,973	\$179,899 05
BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.					
Fire, marine, and inland risks taken.....					<i>Fire Risks.</i>
Premiums received.....					\$397,492 00
Losses paid on risks taken.....					9,229 30
Total losses incurred during the year in the State of Michigan, \$346 81.					346 81

PHENIX INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, BROOKLYN.

[Incorporated September 10, 1858; commenced business September 10, 1858.]

STEPHEN CROWELL, *President.* - - - - - PHILANDER SHAW, *Secretary.*
 Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid..... \$1,000,000 00.

ASSETS.

Real estate.....		\$225,000 00
Loans on bond and mortgage of real estate (first liens).....		\$16,025 00
Interest due, \$3,090 50, and accrued, \$6,467 04 on said mortgage loans; total.....		9,557 54
Value of lands mortgaged.....	\$235,650 00	
Buildings (insured for \$387,700 00).....	521,250 00	
Total value of mortgaged premises.....	\$806,900 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
U. S. bonds, 5-20, 1862.....	\$10,000 00	\$11,362 50
U. S. bonds, 5-20, 1864.....	7,000 00	8,120 00
U. S. bonds, 5-20, 1865, May and November.....	47,000 00	54,520 00
U. S. bonds, 5-20, 1865, January and July.....	20,000 00	28,300 00
U. S. bonds, 5-20, 1867, reg.....	285,200 00	272,582 00
U. S. bonds, 1881.....	25,000 00	30,125 00
U. S. bonds, 10-40.....	77,000 00	85,566 25
U. S. bonds, currency 6's.....	80,000 00	84,275 00
Tennessee State bonds.....	45,000 00	36,450 00
Virginia State bonds, (consols).....	29,544 67	15,067 78
Virginia State bonds, (deferred certificates).....	14,772 88	1,778 27
North Carolina State bonds.....	10,000 00	8,000 00
South Carolina State bonds.....	20,000 00	4,600 00
Alabama State bonds.....	10,000 00	9,550 00
Mississippi State bonds.....	20,000 00	16,811 40
Kings county bonds.....	32,000 00	32,000 00
Assessment Fund bonds.....	5,888 04	5,888 04
Nassau Gas Light Company certificates.....	17,000 00	19,250 00
Peoples' Gas Light bonds.....	47,000 00	47,000 00
800 shares Nassau Gas Light Co. stock.....	20,000 00	24,000 00
65 shares Union Ferry Company.....	6,500 00	9,750 00

	<i>Par Value.</i>	<i>Market Value.</i>
15 shares Commercial Bank, Brooklyn.....	\$1,500 00	\$1,500 00
Houston, Texas Railroad bonds.....	2,000 00	2,000 00
Totals (carried out at market value).....	\$28,355 04	\$49,691 24

**STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.**

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
20 shares Montauk Fire Ins. Co., Brooklyn.....	\$1,000 00	\$2,000 00	\$5,000 00
10 shares Mechanics' Fire Ins. Co., Brooklyn.....	500 00	500 00	
40 shares Mechanics' Bank, Brooklyn.....	2,000 00	3,200 00	
8 shares Shoe and Leather Bank, New York.....	800 00	1,200 00	
10 shares Economical Printing Company, N. Y.....	1,000 00	1,500 00	1,000 00
100 shares Manhattan Fire Company, New York.....	10,000 00	10,500 00	2,500 00
14 shares Clinton Fire Insurance Company, New York.....	1,400 00	1,610 00	
40 shares Relief Fire Insurance Company, New York.....	2,000 00	2,000 00	
1,000 U. S. bonds, 5-20, 1868.....	1,000 00	1,160 00	
1,000 city of Brooklyn bonds.....	1,000 00	1,000 00	
150 shares Brooklyn Fire Insurance Co., Brooklyn.....	2,550 00	5,100 00	14,352 23
25 shares Niagara Fire Insurance Co., New York.....	1,250 00	1,250 00	
20 shares Union Ferry Company, Brooklyn.....	2,000 00	3,000 00	
20 shares Mechanics' Banking Association, New York.....	1,000 00	1,260 00	
10 shares Manhattan Company.....	500 00	730 00	
50 shares Manhattan Fire Insurance Co., New York.....	5,000 00	5,250 00	5,000 00
130 shares Union Trust Co., New York.....	13,000 00	13,000 00	
88 shares Shoe and Leather Bank, New York.....	8,800 00	4,950 00	
42 shares St. Nicholas Bank, New York.....	4,200 00	4,410 00	27,000 00
20 shares Nassau Bank, Brooklyn.....	2,000 00	3,000 00	
50 shares Lamar Fire Insurance Co., New York.....	5,000 00	5,000 00	
50 shares Commercial Fire Insurance Co., New York.....	1,000 00	900 00	1,500 00
20 shares Importers & Traders' Fire Ins. Co., N. Y.....	1,000 00	1,000 00	
20 shares Merchants' Bank, New York.....	1,000 00	1,400 00	800 00
50 shares Firemen's Trust Insurance Co., Brooklyn.....	500 00	575 00	
15 shares Market Bank, New York.....	1,500 00	1,875 00	2,000 00
15,000 shares Peoples' Gas Light Co. bonds, Brooklyn.....	15,000 00	15,000 00	13,150 00
5 shares Park Bank, New York.....	500 00	610 00	500 00
40 shares Long Island Bank, New York.....	2,000 00	2,600 00	
20 shares Montauk Fire Insurance Co., Brooklyn.....	1,000 00	2,000 00	2,500 00
30 shares Standard Fire Insurance Co., New York.....	1,500 00	1,500 00	1,200 00
48 shares Montauk Fire Insurance Co., Brooklyn.....	2,400 00	4,800 00	
25 shares Commercial Bank, Brooklyn.....	2,500 00	2,500 00	
11 shares Broadway R. R. Co., Brooklyn.....	1,100 00	1,100 00	17,000 00
70 Brooklyn City Railroad Co., Brooklyn.....	7,500 00	15,000 00	
7 shares Union Ferry Co., Brooklyn.....	700 00	1,050 00	700 00
88 shares Mechanics' Bank, Brooklyn.....	4,180 00	6,540 00	4,000 00
40 shares Trademen's Fire Insurance Co., New York.....	1,000 00	1,500 00	
320 shares Mechanics & Traders' Bank, New York.....	5,000 00	11,200 00	10,000 00
16 shares Home Insurance Co., New York.....	1,600 00	1,440 00	500 00

Totals (carried out at amount loaned).....	\$114,450 00	\$144,840 00	\$115,702 23	115,702 23
Cash in the company's principal office, \$24 17; do. in bank, \$201,016 03.....				301,540 25
Interest due and accrued on stocks, not included in "market value".....				2,522 43
Interest due and accrued on collateral loans.....				\$2,095 10
Gross premiums in due course of collection.....				60,436 23
Bills receivable not matured, taken for fire, marine, or inland risks.....				123,572 66
Salvage property and claims on losses already paid, \$31,545 00; rents due and accrued, \$2,613 63; due from other companies for re-insurance already paid, \$11,759 00; wrecking pumps, \$17,000.....				73,909 66

Aggregate amount of all the available assets of the company..... **\$1,999,999 43**

LIABILITIES.

Amount of unpaid losses (of which \$40,708 12 are resisted).....		\$189,996 17
Re-insurance reserve at 60 per cent of premiums on fire risks running more than one year.....	\$486,065 69	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	194,172 50	
Re-insurance reserve at 100 per cent on all unexpired marine risks.....	96,951 67	

Amount of reserve on all outstanding risks.....	680,190 26
Commissions, brokerage, and other charges due and to become due, \$4,962 91; return premiums, \$589 23.....	5,552 19

Aggregate liabilities (except capital stock).....	\$825,738 73
Surplus as regards policy-holders.....	\$1,173,530 71
Capital stock.....	1,000,000 00
Surplus over capital.....	\$173,530 71

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,422,267 85	\$680,595 61
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	160,590 22	299,710 77
Net amount of cash actually received during the year for premiums.....	\$1,261,737 63	\$380,884 84
		\$1,661,622 47

Interest received during the year on bonds and mortgages.....	\$20,875 81
Interest and dividends received on bonds and stocks, and from all other sources.....	49,816 66
Income from all other sources, viz: rents, \$7,500 80; wrecking pump earnings, \$1,774 79; profits on securities realized, \$5,889 18; premium on gold sold, \$8,000 00.....	18,906 81
Bills-receivable taken for premiums during the year.....	\$128,572 68

Aggregate cash income during the year..... \$1,750,621 25

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$751,805 86	\$514,028 50	
Deduct amounts actually received during the year for salvages, \$37,900 88; re-insurances, \$155,208 85.....		192,406 63 -	
Net amount paid during the year for losses (of which \$348,888 29 be- longed to prior years).....	\$751,805 86	\$321,619 89	\$1,073,425 68
Cash dividends actually paid during the year.....			100,000 00
Paid or allowed during the year for commissions and brokerage.....			228,581 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			127,510 05
Paid during the year for State, national, and local taxes, in this and other States.....			82,928 00
Interest paid on borrowed money, \$5,080 46; stationery, office rent, postage, traveling, legal, and other expenses, \$97,700 98.....			102,897 44

Aggregate cash expenditures during the year..... \$1,686,286 07

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$97,902,456	\$224,976 04	\$7,894,828	\$166,724 92
Written during the year.....	141,016,841	1,418,799 09	48,861,157	618,606 24
Total.....	\$238,919,296	\$2,340,675 13	\$47,655,985	\$719,880 16
Deduct expirations.....	186,944,101	1,366,074 78	46,561,887	626,878 29
In force at the end of the year.....	\$104,975,146	\$1,075,608 85	\$4,044,098	\$98,961 87
Deduct amount re-insured.....	1,218,782	16,186 87		
Net amount in force.....	\$108,056,019	\$1,059,422 98	\$4,044,098	\$98,961 87
In force, not more than one year to run.....	\$66,405,275	\$672,181 89		
More than one and not more than three years to run.....	12,042,669	180,140 84		
More than three years to run.....	4,106,069	57,180 75		
Net amount in force December 31, 1873.....	\$108,056,018	\$1,059,422 98	\$4,044,098	\$98,961 87

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$2,043,498 00	\$457,166 00	\$2,500,664 00
Premiums received.....	88,781 50	11,014 66	44,796 16
Losses paid on risks taken.....	15,652 86	8,188 81	23,841 77
Total losses incurred during the year in the State of Michigan.....	16,168 86	9,456 81	25,625 67

PHENIX INSURANCE COMPANY,

CONNECTICUT.

HOME OFFICE, HARTFORD.

[Incorporated, May, 1864; commenced business, June, 1864.]

H. KELLOGG, *President.*

D. W. C. SKILTON, *Secretary.*

Attorney for Michigan, CHARLES D. STEVENS, of Detroit.

CAPITAL.

Capital stock paid..... \$800,000 00.

ASSETS.

Real estate.....		\$182,959 88
Loans on bond and mortgage of real estate (first liens).....		12,500 00
Interest accrued on said mortgage loans.....		106 66
Value of lands mortgaged.....	\$15,000 00	
Buildings (insured for \$4,000).....	10,500 00	
Total value of mortgaged premises.....	\$25,500 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
1,000 shares Hartford National Bank, Hartford, stock.....	\$100,000 00	\$158,000 00	
500 shares Farmers' & Mechanics' National Bank, Hartford, stock..	50,000 00	67,000 00	
500 shares Mercantile National Bank, Hartford, stock.....	50,000 00	62,500 00	
200 shares City National Bank, Hartford, stock.....	20,000 00	21,400 00	
200 shares Aetna National Bank, Hartford, stock.....	20,000 00	25,000 00	
200 shares Phoenix National Bank, Hartford, stock.....	20,000 00	48,000 00	
150 shares State Bank, Hartford, stock.....	15,000 00	18,000 00	
100 shares Connecticut River Bank, Hartford, stock.....	5,000 00	6,500 00	
500 shares American National Bank, Hartford, stock.....	25,000 00	81,250 00	
250 shares Hartford Trust Company, Hartford, stock.....	25,000 00	29,000 00	
100 shares Metropolitan National Bank, New York, stock.....	10,000 00	18,000 00	
200 shares Merchants' Exchange National Bank, New York, stock..	10,000 00	9,000 00	
100 shares Manufacturers' & Merchants' Bank, New York, stock.....	10,000 00	9,000 00	
150 shares New Britain National Bank, New Britain, stock.....	15,000 00	19,500 00	
214 shares Waterbury National Bank, Waterbury, stock.....	10,700 00	14,950 00	
50 shares Niagara District Bank, Canada, stock.....	5,000 00	5,250 00	
100 shares Fourth National Bank, Chicago, stock.....	10,000 00	11,000 00	
100 shares Holyoke Water Power Co. stock.....	10,000 00	20,000 00	
400 shares New York and N. H. & H. R. R. stock.....	40,000 00	56,800 00	
200 shares Rensselaer & Saratoga R. R. stock.....	20,000 00	20,200 00	
United States "Sixes of 1881" 6 per cent interest bonds.....	75,000 00	90,000 00	
United States "Five-twenties," 6 per cent interest, bonds.....	25,000 00	28,500 00	
Atlantic Dock Company 7 per cent interest bonds.....	50,000 00	50,000 00	
Tennessee State 6 per cent interest bonds.....	20,000 00	16,200 00	
Alabama State 8 per cent interest bonds.....	50,000 00	23,500 00	
South Carolina "Old registered stock" 6 per cent interest bonds...	25,000 70	10,001 48	
Hartford city 6 per cent interest bonds.....	10,000 00	10,000 00	
New Britain water 7 per cent interest bonds.....	10,000 00	10,850 00	
Detroit city 7 per cent interest bonds.....	50,000 00	51,000 00	
Cincinnati city 7 1/2-10 per cent interest bonds.....	50,000 00	52,500 00	
San Francisco 7 per cent interest bonds.....	43,500 00	50,925 00	
Hamilton county, Ind., 10 per cent interest bonds.....	40,000 00	40,400 00	
Indianapolis & Cincinnati R. R. 7 per cent interest bonds.....	57,000 00	51,300 00	
Connecticut Western R. R. 7 per cent interest bonds.....	20,000 00	25,500 00	
Harlem River & Port Chester R. R. 7 per cent interest bonds.....	50,000 00	50,250 00	
Totals (carried out at market value).....	\$1,071,208 70	\$1,208,806 48	1,208,806 48

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Southern Minnesota R. R. Co. bonds.....	\$50,000 00	\$25,000 00	\$25,000 00
Cash in the company's principal office.....			5,761 67
Cash deposited in bank.....			93,658 23
Interest due and accrued on collateral loans and deposits.....			299 80
Gross premiums in due course of collection and transmission.....			188,965 91
Aggregate amount of all the available assets of the company.....			\$1,678,613 77

LIABILITIES.

Amount of unpaid losses (of which \$18,100 00 are resisted).....		\$105,933 25
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$549,511 12	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	280,588 89	
Amount of reserve on all outstanding risks.....		780,049 51
Commissions and other charges due and to become due to agents and others.....		26,250 00
Aggregate liabilities (except capital stock).....		\$912,281 79
Surplus as regards policy-holders.....	\$766,881 93	
Capital stock.....	600,000 00	
Surplus over capital.....	\$166,881 93	

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$1,640,944 47
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	109,729 75

Net amount of cash actually received during the year for premiums.....	\$1,581,214 72
Interest received during the year on bonds and mortgages.....	1,471 16
Interest and dividends received on bonds and stocks, and from all other sources.....	80,586 79

Aggregate cash income during the year..... \$1,618,223 67

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$242,863 88 belonged to prior years)...	\$383,402 94
Paid or allowed during the year for commissions and brokerage.....	227,999 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employees.....	58,865 22
Paid during the year for State, and local taxes in this and other States.....	40,009 56
All other payments and expenditures.....	129,046 23

Aggregate cash expenditures during the year..... \$1,334,823 50

MISCELLANEOUS.*Risks and Premiums.*

<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
--------------------	--------------------------

In force December 31, 1873.....	\$182,892,967	\$1,569,810 46
Written during the year, (net amount).....	105,952,732	1,581,214 72
Total.....	\$288,846,699	\$3,151,025 18
Deluct expirations.....	125,412,309	1,540,926 16
Net amount in force at the end of the year.....	\$118,488,887	\$1,569,099 02
In force, not more than one year to run.....	\$78,504,099	\$1,099,023 94
More than one, and not more than three years to run.....	26,041,825	835,761 83
More than three years to run.....	8,887,963	125,815 45
Net amount in force December 31, 1873.....	\$118,488,887	\$1,569,099 02

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.*Fire Risks.*

Fire, marine, and inland risks taken.....	\$4,770,573 09
Premiums received.....	68,614 25
Losses paid on risks taken.....	48,590 79
Total losses incurred during the year in the State of Michigan, \$48,910 00.	

PROVIDENCE WASHINGTON INSURANCE COMPANY,**RHODE ISLAND.****HOME OFFICE, PROVIDENCE.**

[Incorporated, 1799; commenced business, 1799.]

JOHN KINGSBURY, *President.* - - - - - WARREN S. GREEN, *Secretary.*
Attorney for Michigan, B. B. NOYES, of Detroit.

CAPITAL.

Capital stock paid..... \$300,000 00.

ASSETS.**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

	<i>Par Value.</i>	<i>Market Value.</i>	
City of Chicago S. B. Buckner bonds.....	\$25,000 00	\$25,000 00	
Delaware & Hudson Canal Co.'s bonds.....	25,000 00	25,500 00	
Totals (carried out at market value).....	\$50,000 00	\$50,500 00	\$50,500 00
Loans made by company, other than above, on city of Providence.....			96,500 00
Invested in participation account of Rhode Island Hospital Trust Co.....			53,500 00
Cash in the Company's principal office, \$30,321 69; do. in bank, \$16,435 86.....			46,806 98
Interest due and accrued on stocks, not included in "market value".....			2,484 71
Gross premiums in due course of collection.....			11,718 54
Due from other companies for commissions.....			154 08

Aggregate amount of all the available assets of the Company..... \$261,664 26

LIABILITIES.

Amount of unpaid losses (of which \$2,400 00 are restated).....		\$2,828 74
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$26,936 79	
Re-insurance at <i>pro rata</i> on fire risks running more than one year.....	14,768 25	
Amount of reserve on all outstanding risks.....		51,450 74
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,004 02
Taxes and assessments.....		500 02
Aggregate Liabilities (except capital stock).....		\$51,659 48
Surplus as regards policy-holders.....	\$200,000 78	
Capital stock.....	200,000 00	
Surplus over capital.....		\$50 78

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$101,881 96	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	9,941 50	
Net amount of cash actually received during the year for premiums.....		\$93,640 46
Interest and dividends received on bonds and stocks, and from all other sources.....		17,146 81
Income from all other sources, viz.: commissions from other companies.....		430 00
Aggregate cash income during the year.....		\$110,996 77

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$41,084 27	
Deduct amounts actually received during the year for salvages, \$179 87; re-insurances, \$287 50.....	1,616 87	
Net amount paid during the year for losses (of which \$13,539 89 belonged to prior years).....		\$30,067 40
Cash dividends actually paid during the year.....		20,000 00
Paid or allowed during the year for commissions and brokerage.....		12,568 07
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		19,094 75
Paid during the year for State, national, and local taxes, in this and other States.....		8,494 78
Aggregate cash expenditures during the year.....		\$95,171 89

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$5,811,515	\$54,400 82
Written during the year.....	8,972,602	101,881 96
Total.....	\$14,284,117	\$158,283 28
Deduct expirations.....	7,404,789	65,061 46
In force at the end of the year.....	\$6,879,328	\$98,220 82
Deduct amount re-insured.....	28,800	354 44
Net amount in force.....	\$6,851,028	\$92,864 38
In force, not more than one year to run.....	\$5,699,596	\$73,696 07
More than one and not more than three years to run.....	561,789	7,967 74
More than three years to run.....	649,893	11,200 57
Net amount in force December 31, 1873.....	\$6,851,028	\$92,864 38

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$218,325 00
Premiums received.....	2,907 47
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, none.....	

ROCHESTER GERMAN INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, ROCHESTER.

[Incorporated February 16, 1873; commenced business February 22, 1873.]

LOUIS ERNST, *President*.

RUDOLPH VAY, *Secretary*.

Attorney for Michigan, F. W. DUVENHOFF, of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$66,070 00
Interest due on said mortgage loans.....	785 67
Value of lands mortgaged.....	\$190,730 00
Buildings (insured for \$57,275 00).....	91,750 00

Total value of mortgaged premises..... \$287,470 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Rochester city bonds.....	\$30,000 00	\$30,025 00	
United States bonds.....	85,000 00	89,550 00	

Totals (carried out at market value).....	\$55,000 00	\$59,575 00	59,575 00
Cash in the company's principal office, \$2,498 98; do, in bank, \$21,825 29.....			84,224 27

Interest due and accrued on stocks, not included in "market value".....			859 16
---	--	--	--------

Interest due and accrued on collateral loans.....			608 24
---	--	--	--------

Gross premiums in due course of collection.....			2,622 85
---	--	--	----------

Items not admitted as available assets:			
Office furniture.....		\$811 06	

Aggregate amount of all the available assets of the company..... \$164,541 59

LIABILITIES.

Amount of unpaid losses.....		\$75 00
------------------------------	--	---------

Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$35,408 02	
---	-------------	--

Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,808 08	
--	----------	--

Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	1,642 00	
--	----------	--

Amount of reserve on all outstanding risks.....		88,548 66
---	--	-----------

Aggregate liabilities (except capital stock).....		\$88,622 66
---	--	-------------

Surplus as regards policy-holders.....	\$125,917 93	
--	--------------	--

Capital stock.....	100,000 00	
--------------------	------------	--

Surplus over capital.....		\$25,917 93
---------------------------	--	-------------

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received during the year for premiums.....	\$79,015 41	\$1,750 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	7,118 01	108 70	

Net amount of cash actually received during the year for premiums....	\$71,897 40	\$1,642 00	\$73,539 40
---	-------------	------------	-------------

Interest received during the year on bonds and mortgages.....			4,125 08
---	--	--	----------

Interest and dividends received on bonds and stocks, and from all other sources.....			5,540 59
--	--	--	----------

Aggregate cash income during the year..... \$83,965 22

EXPENDITURES.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid during the year for losses.....	\$16,925 66	\$119 22	\$15,948 56

Net amount paid during the year for losses.....			7,060 00
---	--	--	----------

Cash dividends actually paid during the year.....			7,483 60
---	--	--	----------

Paid or allowed during the year for commissions and brokerage.....			
--	--	--	--

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			3,206 80
---	--	--	----------

Paid during the year for State, national, and local taxes, in this and other States.....			825 25
--	--	--	--------

Rents, advertising, stationery, and all other expenditures.....			7,921 86
---	--	--	----------

Aggregate cash expenditures during the year..... \$41,960 96

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$2,643,548	\$21,560 80	-----	-----
Written during the year.....	6,473,650	79,015 41	\$188,900	\$1,750 70
Total.....	\$9,122,198	\$100,565 71	\$188,900	\$1,750 70
Deduct expirations.....	2,929,509	26,997 89	16,800	108 70
In force at the end of the year.....	\$6,192,691	\$78,597 82	\$122,100	\$1,642 00
Deduct amount re-insured.....	26,310	452 40	-----	-----
Net amount in force.....	\$6,166,381	\$78,145 42	\$122,100	\$1,642 00
In force, not more than one year to run.....	\$5,899,125	\$70,806 05	\$122,100	\$1,642 00
More than one and not more than three years to run.....	298,566	2,791 77	-----	-----
Net amount in force December 31, 1873.....	\$6,192,691	\$78,597 82	\$122,100	\$1,642 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$407,000 00
Premiums received.....	5,069 70
Losses paid on risks taken.....	1,600 17
Total losses incurred during the year in the State of Michigan. None.	-----

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

MASSACHUSETTS.

HOME OFFICE, SPRINGFIELD.

[Incorporated 1849; commenced business 1851.]

EDMUND FREEMAN, *President.* - - - - - SANFORD J. HALL, *Secretary.*
Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid..... \$500,000 00.

ASSETS.

Real estate.....	\$100,000 00
Loans on bond and mortgage of real estate (first liens).....	244,899 80
Interest due, \$1,190 00, and accrued, \$6,956 58 on said mortgage loans; total.....	5,146 58
Value of lands mortgaged.....	\$684,000 00
Buildings (insured for \$95,800 00).....	232,500 00
Total value of mortgaged premises.....	\$918,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
50 shares Agawam National Bank, Springfield, stock.....	\$5,000 00	\$1,500 00
50 shares John Hancock National Bank, Springfield, stock.....	5,000 00	6,400 00
104 shares Chicopee National Bank, Springfield, stock.....	10,400 00	18,922 00
67 shares Pyncheon National Bank, Springfield, stock.....	6,700 00	10,738 00
14 shares Second National Bank, Springfield, stock.....	1,400 00	2,450 00
150 shares Third National Bank, Springfield, stock.....	15,000 00	22,500 00
100 shares Ware National Bank, Ware, stock.....	10,000 00	12,900 00
84 shares First National Bank, Northampton, stock.....	8,400 00	4,420 00
10 shares Monson National Bank, Monson, stock.....	1,000 00	1,100 00
75 shares Merchants' National Bank, Boston, stock.....	7,500 00	9,750 00
48 shares National Bank of Commerce, Boston, stock.....	5,800 00	6,980 00
90 shares Atlas National Bank, Boston, stock.....	9,000 00	10,080 00
139 shares Howard National Bank, Boston, stock.....	13,900 00	15,012 00
100 shares Webster National Bank, Boston, stock.....	10,000 00	10,400 00
26 shares Boylston National Bank, Boston, stock.....	2,600 00	8,770 00
70 shares Elliot National Bank, Boston, stock.....	7,000 00	8,400 00
50 shares National Bank of Commerce, New York, stock.....	5,000 00	5,900 00
690 shares Boston & Albany R. R. stock.....	69,000 00	95,200 00
140 shares Boston & Maine R. R. stock.....	14,000 00	14,930 00
64 shares Boston & Providence R. R. stock.....	6,400 00	9,344 00

	<i>Par Value.</i>	<i>Market Value.</i>	
500 shares Connecticut River R. R. stock.....	\$50,000 00	\$66,000 00	
33 shares Worcester & Nashua R. R. stock.....	3,200 00	4,160 00	
206 shares Michigan Central R. R. stock.....	20,900 00	16,294 00	
500 shares New York, New Haven & Hartford R. R. stock.....	50,000 00	61,000 00	
8 shares Old Colony and Newport & Hartford R. R. stock.....	800 00	880 00	
Rome, Watertown & Ogdensburg R. R. bonds.....	1,700 00	1,700 00	
Charlestown, Mass., 6 per cent water bonds.....	10,000 00	10,000 00	
Certificate of deposit in Third National Bank at 7 per cent interest....	85,000 00	85,000 00	
Totals (carried out at market value).....	\$375,600 00	\$469,602 00	\$469,602 00

**STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.**

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
2 bonds Lake Erie, Wabash & St. Louis R. R. Co.....	\$2,000 00	\$2,000 00	\$3,000 00
1 bond Toledo & Illinois R. R. Co.....	1,000 00	1,000 00	
16 shares Michigan Central R. R. stock.....	1,600 00	1,248 00	1,700 00
1 bond Union Pacific R. R., 10 per cent income.....	1,000 00	750 00	
1 policy Charter Oak Life Insurance Co., Hartford.....	4,000 00	4,000 00	1,732 97
125 shares Third National Bank stock, Springfield.....	12,500 00	13,750 00	15,485 84
8 bonds New Jersey Midland R. R. Co.....	2,000 00	2,000 00	2,000 00
34 shares N. Y., N. H. & Hartford R. R. stock.....	3,400 00	4,148 00	4,550 00
12 shares First National Bank stock, Hartford.....	1,200 00	1,320 00	2,600 00
17 shares New Britain National Bank stock, New Britain.....	1,700 00	1,370 00	
14 shares Salisbury Mills stock, Salisbury, Mass.....	1,400 00	1,400 00	1,625 00
18 shares Boston & Albany R. R. stock.....	1,800 00	2,520 00	2,015 00
6 bonds St. Joseph & Council Bluffs R. R. Co.....	6,000 00	6,000 00	6,500 00
5 shares Vermont & Canada R. R. stock.....	500 00	300 00	400 00
1 bond Union Pacific R. R., 10 per cent income.....	1,000 00	750 00	4,000 00
30 shares Second National Bank stock, Springfield.....	3,000 00	5,250 00	
12 shares Agawam National Bank stock, Springfield.....	1,200 00	1,800 00	1,865 00
35 shares Agawam National Bank stock, Springfield.....	3,500 00	5,250 00	3,300 00
20 shares Agawam National Bank stock, Springfield.....	2,000 00	3,000 00	2,275 69
20 shares Agawam National Bank stock, Springfield.....	2,000 00	3,000 00	2,275 00
10 shares Delaware, Lackawanna & Western R. R. stock.....	3,500 00	3,500 00	3,000 00
1 bond Connecticut River R. R. Co.....	1,000 00	1,000 00	786 50
30 shares New Britain Gas Light Co., New Britain.....	2,000 00	2,000 00	1,950 00
3 bonds U. S. 6 per cent coupon.....	2,000 00	2,400 00	2,000 00
60 shares Central National Bank stock, New York.....	6,000 00	4,500 00	3,000 00
20 shares Shoe & Leather National Bank stock, New York.....	2,000 00	3,000 00	
7 shares Salisbury Mills stock, Salisbury, Mass.....	700 00	700 00	750 00
10 shares New London Northern R. R. stock.....	1,000 00	1,050 00	800 00
20 shares Second National Bank stock, Springfield.....	2,000 00	3,500 00	1,500 00
8 shares Chicopee National Bank stock, Springfield.....	800 00	1,304 00	1,140 00
5 shares Third National Bank stock, Springfield.....	500 00	750 00	475 00
1 bond Buffalo, New York & Erie R. R. Co.....	1,300 00	1,300 00	980 00
5 bonds St. Joseph & Council Bluffs R. R. Co.....	5,000 00	5,000 00	3,000 00
20 shares Delaware, Lackawanna & Western R. R. stock.....	1,500 00	1,500 00	1,000 00
15 shares Third National Bank stock, Springfield.....	1,500 00	2,250 00	1,500 00
11 shares Second National Bank stock, Cleveland.....	1,100 00	1,155 00	1,045 00
16 shares New York, New Haven & Hartford R. R. stock.....	1,600 00	1,952 00	2,100 00
10 shares Arawam National Bank stock, Springfield.....	1,000 00	1,500 00	1,050 00
1 bond New Jersey Midland R. R. Co.....	1,000 00	1,000 00	480 00
10 shares Nantux R. R. stock.....	1,000 00	1,100 00	950 00
24 shares Springfield Gas Light Co. stock, Springfield.....	2,400 00	3,000 00	10,225 00
9 shares Glasgow Co. stock, South Hadley Falls.....	900 00	990 00	
3 shares Agawam National Bank stock, Springfield.....	300 00	450 00	900 00
62 shares American Express Co. stock.....	6,200 00	3,720 00	
35 shares Westfield Gas Light Co. stock, Westfield.....	3,500 00	3,500 00	1,424 71
40 shares New Britain Gas Light Co. stock, New Britain.....	1,000 00	1,000 00	
40 shares Agawam Canal Co. stock.....	2,000 00	1,600 00	3,310 00
4 bonds Lake Shore R. R. Co.....	2,500 00	2,250 00	
7 bonds Cleveland, Painesville & Ashtabula R. R. Co.....	3,500 00	3,150 00	15,000 00
125 shares Connecticut River R. R. stock.....	12,500 00	16,500 00	
75 shares Massachusetts Paper Manufacturing Co. stock.....	7,500 00	9,375 00	6,000 00
68 shares Springfield Gas Light Co. stock.....	6,800 00	7,875 00	4,200 00
44 shares Connecticut River R. R. stock.....	4,400 00	5,808 00	5,000 00

Totals (carried out at amount loaned).....	\$140,200 00	\$163,985 00	\$138,389 73	138,389 73
Cash in the company's principal office.....				1,233 65
Cash deposited in bank.....				80,924 85
Interest due and accrued on stocks, not included in "market value".....				6,842 00
Interest due and accrued on collateral loans.....				1,890 70
Gross premiums in due course of collection.....				73,100 00
Rents due and accrued.....				666 66

Aggregate amount of all the available assets of the company..... **\$1,067,134 41**

LIABILITIES.

Amount of unpaid losses.....		\$42,655 60
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....		\$271,157 76
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....		160,482 81

Amount of reserve on all outstanding risks.....	\$481,640 57
Due and to become due to agents and others.....	12,778 18

Aggregate liabilities (except capital stock).....	\$296,565 11
Surplus as regards policy-holders.....	500,000 00
Capital stock.....	
Surplus over capital.....	\$90,565 11

INCOME.

Gross amount of cash received during the year for premiums.....	<i>On Fire Risks.</i> \$714,755 78
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	61,746 61
Net amount of cash actually received during the year for premiums.....	\$653,009 18
Interest received during the year on bonds and mortgages.....	14,312 80
Interest and dividends received on bonds and stocks, and from all other sources.....	26,827 65
Income from rents.....	3,800 00
Aggregate cash income during the year.....	\$707,770 55

EXPENDITURES.

Gross amount actually paid during the year for losses.....	<i>On Fire Risks.</i> \$477,310 97
Deduct amounts actually received during the year for re-insurances.....	2,751 48
Net amount paid during the year for fire losses (of which \$193,030 98 belonged to prior years).....	\$478,436 55
Cash dividends actually paid during the year.....	45,060 00
Paid or allowed during the year for commissions and brokerage.....	96,843 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	37,100 64
Paid during the year for State, national, and local taxes in this and other States.....	17,540 12
Traveling, legal, printing, office, agency, and incidental expenses.....	37,823 09
Aggregate cash expenditures during the year.....	\$687,826 76

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$97,977,611	\$316,155 92	
Written during the year.....	88,681,976	714,755 78	
Total.....	\$186,659,586	\$1,030,911 65	
Deduct expirations.....	87,680,018	687,690 61	
In force at the end of the year.....	\$98,979,568	\$643,221 14	
Net amount in force.....	\$98,979,568	\$643,221 14	
In force, not more than one year to run.....	87,715,912	542,315 52	
More than one and not more than three years to run.....	10,345,325	128,836 24	
More than three years to run.....	15,868,286	792,579 38	
Net amount in force Dec. 31, 1878.....	\$98,979,568	\$643,221 14	

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i> \$2,467,000 96
Premiums received.....	20,662 28
Losses paid on risks taken.....	9,649 58
Total losses incurred during the year in the State of Michigan, \$12,486 11.	

STANDARD FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 117 BROADWAY, NEW YORK.

[Incorporated March 26, 1859; commenced business March 29, 1859.]

WILLIAM CRIPPS, *President.*WILLIAM M. ST. JOHN, *Secretary.*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$85,408 00
Interest accrued on said mortgage loans.....		881 49
Value of lands mortgaged.....	\$94,100 00	
Buildings.....	65,400 00	
Total value of mortgaged premises.....	\$159,500 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States 30-year 6 per cent registered (stock Pacific R. R. loan)...	\$200,000 00	\$228,000 00	\$228,000 00

STOCKS, BONDS AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
300 shares Peoples' Gas Light Co., of Brooklyn, stock.....	\$5,000 00	\$4,300 00	\$3,500 00	
101 shares Mechanics' Bank, of Brooklyn, stock.....	5,000 00	7,575 00		
100 shares Chatham National Bank, of New York, stock.....	2,500 00	3,000 00	2,000 00	
25 shares Lamar Insurance Co., of New York, stock.....	2,500 00	2,300 00	2,000 00	
25 shares Star Fire Insurance Co., of New York, stock.....	2,500 00	2,500 00	2,000 00	
2 bonds of the State of Tennessee.....	2,000 00	1,600 00	1,000 00	
Totals (carried out at amount loaned).....	\$19,500 00	\$21,425 00	\$16,500 00	14,500 00
Cash deposited in bank.....				14,124 65
Interest due and accrued on collateral loans.....				96 25
Gross premiums in due course of collection.....				11,874 67

Aggregate amount of all the available assets of the company..... \$386,877 06

LIABILITIES.

Amount of unpaid losses (of which \$925 are resisted).....	\$3,279 75
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,124 96
*Re-insurance reserve 100 per cent of the premiums on all unexpired risks.....	125,288 01
State, city, county, and other taxes, \$169 68; commissions, brokerage, and other charges, \$565 97; return premiums, \$1,078 27.....	1,801 87
Aggregate liabilities (except capital stock).....	\$181,489 59
Surplus as regards policy-holders.....	\$204,887 47
Capital stock.....	200,000 00
Surplus over capital.....	4,887 47

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$181,151 73
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,237 26
Net amount of cash actually received during the year for premiums.....	\$163,914 46
Interest received during the year on bonds and mortgages.....	4,452 86
Interest and dividends received on bonds and stocks, and from all other sources.....	14,154 18
Aggregate cash income during the year.....	\$182,498 50

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$280,494 01
Deduct amounts actually received during the year for salvages, \$538 69; re-insurances, \$308 58.....	1,063 02
Net amount paid during the year for fire losses (of which \$130,291 14 belonged to prior years)...	\$229,481 99
Cash dividends actually paid during the year.....	12,000 00
Paid or allowed during the year for commissions and brokerage.....	18,902 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	20,940 57
Paid during the year for State, national, and local taxes, in this and other States.....	4,119 26
Rent, printing, stationery, advertising, and other expenses.....	17,524 38
Aggregate cash expenditures during the year.....	\$307,949 08

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$17,488,067 85	\$148,773 65
Written during the year.....	21,955,009 61	176,524 01
Total.....	\$39,443,077 46	\$325,297 66

* Act No. 149, of 1873, approved April 24, 1873, provides that when the "re-insurance reserve, calculated by taking fifty per cent of the premiums received on all unexpired risks that have less than one year to run, and a *pro rata* of all premiums received on risks that have more than one year to run * * * is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks."

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations.....	\$26,001,972 11	\$198,048 19
In force at the end of the year.....	\$18,894,158 85	\$127,538 87
Deduct amount re-insured.....	858,496 50	2,370 86
Net amount in force.....	\$18,040,723 05	\$125,398 01
In force, not more than one year to run.....	\$12,058,127 05	\$118,808 73
More than one and not more than three years to run.....	929,895 00	10,573 41
More than three years to run.....	52,700 00	608 86
Net amount in force December 31, 1872.....	\$18,040,723 05	\$125,398 01

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks</i>
Fire, marine, and inland risks taken.....	\$542,610 00
Premiums received.....	5,888 24
Losses paid on risks taken.....	2,219 18
Total losses incurred during the year in the State of Michigan, \$2,219 18.	

STAR FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 161 BROADWAY, N. Y..

[Incorporated December 2, 1864; commenced business December 2, 1864.]

NICHOLAS C. MILLER, *President.*JAMES M. HODGES, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$180,825 00
Interest due on said mortgage loans.....	2,666 18
Value of lands mortgaged.....	\$209,000 00
Buildings (insured for \$100,000 00).....	220,000 00
Total value of mortgaged premises.....	\$529,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$10,000 00	\$11,500 00	11,500 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Park Fire Insurance Co. stock.....	\$500 00	\$550 00	\$2,300 00
Citizens' Ins. Co. stock.....	1,875 00	2,625 00	
Produce Bank stock.....	1,000 00	1,000 00	1,900 00
Bergen Co. Bank stock.....	1,000 00	1,000 00	
Globe Fire Ins. Co. stock.....	2,000 00	2,200 00	1,700 00
Dry Goods Bank stock.....	1,000 00	1,000 00	1,800 00
Security Bank stock.....	1,000 00	900 00	
U. S. Watch Co. stock.....	1,000 00	750 00	550 00
Bridgport Manufacturing Co. stock.....	1,500 00	1,125 00	1,000 00
North River Bank stock.....	2,500 00	2,500 00	2,500 00
Park Fire Ins. Co. stock.....	600 00	600 00	
Jersey City Ins. Co. stock.....	2,500 00	3,000 00	1,600 00
New York National Exchange Bank stock.....	7,000 00	7,000 00	6,000 00
German American Bank stock.....	5,000 00	4,500 00	4,500 00
C. R. R. of N. J. stock.....	5,000 00	5,250 00	4,500 00
C. R. R. of N. J. stock.....	1,600 00	1,600 00	1,500 00
Shoe & Leather Bank stock.....	1,200 00	1,800 00	3,000 00
Morris & Essex R. R. stock.....	100 00	100 00	
Delaware, Lackawanna & Western R. R. stock.....	1,600 00	1,684 00	1,000 00
Standard Fire Ins. Co. stock.....	1,000 00	1,100 00	
Manufacturers' Bank of Brooklyn stock.....	1,200 00	1,200 00	1,000 00

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Grocers' Bank stock.....	\$10,400 00	\$10,400 00	\$6,000 00	
Farragut Ins. Co. stock.....	1,000 00	1,100 00	700 00	
United States Ins. Co. stock.....	500 00	750 00		
Rutgers' Ins. Co. stock.....	250 00	875 00	750 00	
Manufacturers' & Merchants' Bank stock.....	5,000 00	5,000 00		
Citizens' Ins. Co. stock.....	400 00	500 00	5,000 00	
Citizens' Ins. Co. scrip.....	200 00	200 00		
Hoffman Ins. Co. stock.....	2,000 00	1,800 00		
American Exchange Bank stock.....	1,000 00	1,080 00	2,500 00	
Home Ins. Co. stock.....	8,000 00	8,000 00		
Sterling Ins. Co. stock.....	1,800 00	1,800 00		
Hoffman Ins. Co. stock.....	2,950 00	2,700 00	5,000 00	
Farragut Ins. Co. stock.....	1,000 00	1,100 00		
Continental Ins. Co. stock.....	2,000 00	2,500 00		
C. E. & Q. R. E. stock.....	500 00	500 00	2,800 00	
C. E. & Q. R. E. bond.....	500 00	550 00		
American Merchants' Union Express Co. stock.....	500 00	290 00		
Hoffman Ins. Co. stock.....	1,000 00	900 00		
Manhattan Ins. Co. stock.....	1,000 00	1,100 00	2,000 00	
Faneuil Hall Ins. Co. stock.....	1,000 00	1,100 00		
Importers' and Traders' Ins. Co. stock.....	500 00	550 00		
Firemans' Fund stock.....	250 00	200 00		
Exchange Ins. Co. stock.....	510 00	510 00	1,500 00	
American Ins. Co. stock.....	500 00	750 00		
Richmond Gas Light Co. stock.....	2,000 00	2,500 00	1,800 00	
Richmond Gas Light Co. stock.....	200 00	200 00		
Resolute Fire Ins. Co. stock.....	500 00	500 00	400 00	
Brooklyn City & Newtown R. R. bonds.....	6,000 00	6,000 00	4,500 00	
Lamar Fire Ins. Co.....	2,500 00	2,500 00	1,000 00	
Twenty-third Street R. R. stock.....	2,500 00	2,500 00	2,000 00	
North River Bank stock.....	6,550 00	6,500 00	5,000 00	
Importers' & Traders' Bank stock.....	1,400 00	1,540 00		
N. J. R. R. stock.....	8,500 00	4,870 00	3,800 00	
C. & T. R. R. bonds.....	18,000 00	12,350 00	10,000 00	
Central R. R. of N. J. stock.....	20,000 00	21,000 00	15,000 00	
Totals (carried out at amount loaned).....	\$185,968 00	\$189,980 00	\$104,000 00	\$104,000 00
Cash in the company's principal office, \$12,447 80; do in bank, \$51,886 06.....				44,532 86
Interest due and accrued on collateral loans.....				486 21
Gross premiums in due course of collection.....				15,885 52
Items not admitted as available assets:				
Maps, survey books, safes, and furniture.....			\$2,500 00	
Aggregate amount of all the available assets of the company.....				\$859,195 94
LIABILITIES.				
Amount of unpaid losses (of which \$450 00 are resisted).....				\$10,792 19
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....			\$111,246 88	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....			4,679 48	
Amount of reserve on all outstanding risks.....				115,925 81
Due and accrued for salaries, rent, advertising, or agency expenses.....				888 88
Commissions, brokerage, and other charges, due and to become due, \$1,200; return premiums, \$51 24.....				1,251 24
Aggregate liabilities (except capital stock).....				\$128,802 50
Surplus as regards policy-holders.....			\$220,398 44	
Capital stock.....			200,000 00	
Surplus over capital.....				\$20,398 44
INCOME.				
		<i>On Fire Risks.</i>		
Gross amount of cash received during the year for premiums.....		\$349,225 23		
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....		14,759 99		
Net amount of cash actually received during the year for premiums.....			\$324,505 24	
Interest received during the year on bonds and mortgages.....			13,047 85	
Interest and dividends received on bonds and stocks, and from all other sources.....			8,990 10	
Income from all other sources, viz: premium on gold.....			189 44	
Aggregate cash income during the year.....				\$324,692 43
EXPENDITURES.				
		<i>On Fire Risks.</i>		
Gross amount actually paid during the year for losses.....		\$161,988 08		
Deduct amounts actually received during the year for salvages, \$177,361; re-insurances, \$459 91.....		2,328 43		
Net amount paid during the year for losses (of which \$58,488 27 belonged to prior years).....			\$150,754 61	
Cash dividends actually paid during the year.....			10,000 00	
Paid or allowed during the year for commissions and brokerage.....			11,589 17	

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	\$17,646 83
Paid during the year for State, national, and local taxes, in this and other States.....	8,914 80
Office expenses, \$9,521 58; agency expenses, \$28,285 04; fire patrol and board of underwriters, \$1,046 70.....	38,808 32
Aggregate cash expenditures during the year.....	\$246,706 73

MISCELLANEOUS.			
<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....		\$24,294,787	\$224,661 34
Written during the year.....		24,728,419	249,097 97
Total.....		\$49,023,206	\$474,333 51
Deduct expirations.....		\$7,560,906	229,823 58
In force at the end of the year.....		\$21,517,201	\$224,599 98
Deduct amount re-insured.....		940,826	3,608 79
Net amount in force.....		\$21,156,976	\$221,001 19
In force, not more than one year to run.....		\$20,501,646	\$222,493 66
More than one and not more than three years to run.....		507,026	6,957 16
More than three years to run.....		147,796	2,551 37
Net amount in force Dec. 31, 1878.....		\$21,156,976	\$221,001 19

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$159,050 00
Premiums received.....	3,388 06
Losses paid on risks taken.....	2,936 97
Total losses incurred during the year in the State of Michigan, \$2,936 97.	

ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY,

MISSOURI.

HOME OFFICE, SAINT JOSEPH.

[Incorporated December, 1867; commenced business January, 1868.]

A. P. GOFF, *President.*WM. R. KERR, *Secretary.*

Attorney for Michigan, Geo. W. HOFFMAN, of Detroit.

CAPITAL.

Capital Stock, paid.....\$200,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$173,066 66
Buildings (insured for \$140,850 00).....	\$465,400 00
Total value of mortgaged premises.....	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$5,000 00	\$5,787 50	45,208 50
Missouri State bonds.....	3,000 00	2,700 00	
Doniphan county, Kansas, bonds.....	16,000 00	10,400 00	
Doniphan county, Kansas, bonds.....	10,000 00	6,500 00	
Hanover township, Washington Co., Kansas, bonds.....	5,000 00	3,250 00	
Hanover township, Washington Co., Kansas, bonds.....	10,000 00	6,500 00	
Hanover township, Washington Co., Kansas, bonds.....	5,000 00	3,250 00	
Saint Joseph city bonds.....	2,500 00	2,487 50	
Saint Joseph city bonds.....	2,500 00	2,487 50	
Totals (carried out at market value).....	\$59,000 00	\$45,208 50	

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Fairbury Precinct, Jefferson Co., Nebraska, bonds.....	\$9,000 00	\$7,350 00	\$6,000 00	
Saint Joseph city bonds.....	8,000 00	9,350 00	1,300 00	
Calhoun Bank shares.....	2,000 00	2,000 00	2,000 00	
United States bonds.....	2,000 00	2,000 00		
Oregon District, Holt Co., Missouri, school bonds.....	5,000 00	4,500 00	5,000 00	
Saint Joseph city bonds.....	7,000 00	5,600 00	5,000 00	
Warehouse receipt.....		8,000 00	1,300 00	
Totals (carried out at amount loaned).....	\$28,000 00	\$37,900 00	\$21,100 00	\$21,100 00
Cash in the company's principal office and in bank.....				58,379 28
Gross premiums in due course of collection.....				41,002 77
Items not admitted as available assets:				
Short loans.....			\$41,157 92	

Aggregate amount of all the available assets of the company..... \$281,811 30

LIABILITIES.

Amount of unpaid losses (of which \$9,300 are resisted).....	\$24,480 05
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$92,396 90
Re-insurance reserve at <i>pro rata</i> on fire risks running more than one year.....	12,997 34

Amount of reserve on all outstanding risks..... 105,394 34
Commissions, brokerage, and other charges due and to become due..... 4,688 98

Aggregate liabilities except capital stock..... \$184,488 23
Surplus as regards policy-holders..... \$196,623 98
Capital stock..... \$80,000 00

Impairment of capital..... \$3,177 02—1 58-100 per ct.

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$260,618 98	\$58,168 15	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	52,558 98	7,074 36	
Net amount of cash actually received during the year for premiums.....	\$208,060 00	\$51,093 79	\$257,153 79
Interest received during the year on bonds and mortgages.....			25,445 98
Interest and dividends received on bonds and stocks, and from all other sources.....			1,027 96
Income from insurance commissions.....			
Aggregate cash income during the year.....			\$283,627 73

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$78,468 12	\$43,541 47	
Deduct amounts actually received during the year for salvages and re-insurances.....	2,504 48	5,671 64	
Net amount paid during the year for losses (of which \$10,693 18 be- longed to prior years).....	\$75,963 64	\$37,869 83	\$113,833 47
Cash dividends actually paid during the year.....			86,000 00
Paid or allowed during the year for commissions and brokerage and agents' expenses.....			48,874 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			17,588 22
Paid during the year for State, national, and local taxes in this and other States.....			8,804 97
Office, rent, supplies, advertising, and other current expenses.....			9,508 90
Aggregate cash expenditures during the year.....			\$218,054 95

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$7,781,502	\$102,995 99		
Written during the year.....	16,408,686	252,929 44	\$6,888,729	\$45,258 75
Total.....	\$23,190,188	\$255,925 43	\$6,888,729	\$45,258 75
Deduct expirations.....	10,948,902	124,675 59	6,888,729	45,258 75
In force at the end of the year.....	\$12,241,286	\$231,250 89		
Deduct amount re-insured.....	689,485	11,814 52		
Net amount in force.....	\$11,551,801	\$209,435 87		
In force, not more than one year to run.....	\$10,682,070	\$190,828 07		
More than one and not more than three years to run.....	822,470	18,658 09		
More than three years to run.....	207,211	4,944 71		
Net amount in force December 31, 1873.....	\$11,556,751	\$209,435 87		

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$429,358 00	\$157,835 00	\$587,043 00
Premiums received.....	9,429 59	1,898 99	10,321 49
Losses paid on risks taken.....	4,516 12	237 28	4,748 40
Total losses incurred during the year in the State of Michigan.....	7,016 12	237 28	7,248 40

* ST. NICHOLAS INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, 166 BROADWAY, NEW YORK.

[Incorporated July 31, 1852; commenced business July 31, 1852.]

WILLIAM WINSLOW, *President.*J. DuBOIS, *Secretary.*

Attorney for Michigan, WILLIAM S. TALMAN, of Detroit.

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

Real estate.....	\$35,000 00
Loans on bond and mortgage of real estate (first liens).....	50,500 00
Interest due, \$577 50, and accrued, \$1,219 17, on said mortgage loans; total.....	1,796 67
Value of lands mortgaged.....	\$34,000 00
Buildings (insured for \$49,000 00).....	66,500 00
Total value of mortgaged premises.....	\$150,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
* United States bonds.....	\$115,000 00	\$129,950 00	129,950 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>	
Knickerbocker Life Insurance Co. stock.....	\$725 00	\$1,000 00	\$400 00	400 00
Cash in the company's principal office, \$3,781 54; do. in bank, \$11,717 27.....				15,498 81
Interest due and accrued on collateral loans.....				11 66
Net premiums in due course of collection.....				18,010 00
Due from other companies for re-insurance on losses already paid.....				8,935 29
Items not admitted as available assets:				
Judgments.....			\$4,000 00	
Office furniture, safes, maps, etc.....			4,500 00	
			\$8,500 00	

Aggregate amount of all the available assets of the company..... \$239,554 43

LIABILITIES.

Amount of unpaid losses (of which \$5,500 00 are resisted).....	\$8,800 00
Deduct for salvage claims.....	2,500 00
Net amount of unpaid losses.....	\$6,100 00
† Re-insurance reserve at 100 per cent of premiums on risks not terminated.....	117,945 13
Aggregate liabilities (except capital stock).....	\$124,065 13
Surplus as regards policy-holders.....	\$115,487 81
Capital stock.....	150,000 00
Impairment of capital.....	\$34,512 69—23 9-100 per cent.

* Authority refused on this statement under the provisions of "Act No. 149, of 1878."

† Act No. 149, of 1878, provides that when the re-insurance reserve computed at fifty per cent of the premiums received on all unexpired risks that have less than one year to run, and a *pro rata* of all premiums received on risks that have more than one year to run * * is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks."

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$174,948 14
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	8,947 00
Net amount of cash actually received during the year for premiums.....	\$165,999 45
Interest received during the year on bonds and mortgages.....	8,309 00
Interest and dividends received on bonds and stocks, and from all other sources.....	6,984 10
Aggregate cash income during the year.....	\$176,146 55

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$116,789 73
Deduct amounts actually received during the year for salvages.....	72 95
Net amount paid during the year for fire losses (of which \$48,788 97 belonged to prior years)....	\$116,696 77
Cash dividends actually paid during the year.....	15,000 00
Paid or allowed during the year for commissions and brokerage.....	25,675 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	13,090 00
Paid during the year for State, national, and local taxes in this and other States.....	2,261 33
Rents, stationery, advertising, and other expenses.....	10,565 88
Aggregate cash expenditures during the year.....	\$188,319 30

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$17,252,918	\$124,896 09
Written during the year.....	16,712,184	174,948 14
Total.....	\$33,965,097	\$399,184 83
Deduct expirations.....	18,127,919	189,319 71
In force at the end of the year.....	\$15,837,185	\$117,965 12
Deduct amount re-insured.....	119,887	1,209 25
Net amount in force.....	\$15,717,298	\$116,755 87
In force, not more than one year to run.....	\$15,400,008	\$118,653 20
More than one, and not more than three years to run.....	891,312	4,813 92
More than three years to run.....	45,815	
Net amount in force December 31, 1873.....	\$15,887,185	\$117,965 12

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$157,900 00
Premiums received.....	1,249 56
Losses paid on risks taken.....	688 15
Total losses incurred during the year in the State of Michigan, \$688 15.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

MINNESOTA.

HOME OFFICE, ST. PAUL.

[Incorporated May, 1865; commenced business May, 1865.]

J. C. BURBANK, *President.*C. H. BIGELOW, *Secretary.*

Attorney for Michigan, SEYMOUR FOSTER, of Lansing.

CAPITAL.

Capital stock paid..... \$400,000 00.

ASSETS.

Real estate.....	\$100,815 64
Loans on bond and mortgage of real estate (first liens).....	121,819 39
Interest due, \$8,055 47, and accrued, \$3,236 91 on said mortgage loans; total.....	6,843 83

Value of lands mortgaged.....	\$287,000 00
Buildings (insured for \$54,900 00).....	75,000 00
Total value of mortgaged premises.....	\$362,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
First National Bank St. Paul, stock.....	\$30,000 00	\$24,000 00
First National Bank St. Peter, stock.....	1,500 00	1,770 00
St. Paul & S. C. R. R. Co. stock.....	80,000 00	80,000 00
City of Minneapolis bonds.....	1,500 00	1,500 00
City of St. Paul bonds.....	500 00	498 75
Town of Detroit, Becker Co., bonds.....	8,800 00	8,800 00
County of Cass bonds.....	4,400 00	4,400 00
Otter Tail Co. school district bonds.....	1,000 00	1,000 00
St. Cloud school district bonds.....	100 00	100 00

Totals (carried out at market value)..... \$67,800 00 \$73,068 75 \$73,068 75

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
First National Bank, St. Paul, stock.....	\$70,000 00	\$91,650 00	\$73,800 00
Second National Bank, St. Paul, stock.....	12,500 00	16,250 00	11,900 00
Merchants' National Bank, St. Paul, stock.....	8,000 00	10,800 00	9,488 00
First National Bank, Stillwater, stock.....	12,000 00	14,400 00	12,000 00
First National Bank, St. Peter, stock.....	6,000 00	7,200 00	4,700 00
First National Bank, Red Wing, stock.....	4,500 00	5,400 00	3,585 00
State Bank of Minneapolis stock.....	1,500 00	1,800 00	1,399 00
Citizens' Bank of Mankato stock.....	5,000 00	6,000 00	4,584 00
St. Paul & S. C. R. R. Co. special land stock.....	143,900 00	107,225 00	61,117 84
St. Paul & S. C. R. R. Co. common stock.....	86,000 00	108,200 00	61,584 00
St. Paul & S. C. R. R. Co. land bonds.....	21,000 00	10,500 00	6,300 00
St. Paul S. & S. F. R. R. Co. stock.....	5,000 00	5,000 00	3,500 00
St. Paul S. & S. F. R. R. Co. stock.....	4,800 00	3,450 00	2,076 00
St. Paul S. & S. F. R. R. Co. land bonds.....	3,000 00	1,500 00	500 00
St. Croix Boom Corporation stock.....	7,700 00	11,550 00	5,000 00
St. Cloud Bridge Co. stock.....	6,000 00	6,000 00	3,000 00
St. Paul S. & R. R. R. Co. stock.....	9,500 00	9,500 00	6,000 00
St. Paul Harvester Works stock.....	19,000 00	19,000 00	9,040 00
St. Paul Brick Manufacturing Co. stock.....	1,900 00	1,000 00	350 00
St. Paul Manufacturing Co. stock.....	900 00	675 00	400 00
St. Croix R. R. Improvement Co. stock.....	11,000 00	8,250 00	6,256 00
American Express Co. stock.....	250 00	187 50	100 00
Polk county bonds.....	2,500 00	2,500 00	2,325 00
Otter Tail county bonds.....	800 00	500 00	400 00
Ramsey county bonds.....	1,000 00	900 00	504 00
Duluth city bonds.....	500 00	425 00	350 00
St. Paul city bonds.....	2,150 00	1,927 50	1,831 00

Totals (carried out at amount loaned).....	\$445,500 00	\$448,640 00	\$286,899 84	\$286,899 84
Cash in the company's principal office, \$7,928 46; do. in bank, \$62,868 16.....				44,893 62
Interest due and accrued on collateral loans.....				10,500 28
Gross premiums in due course of collection.....				74,435 90
Salvage property and claims on inland losses already paid, \$9,146 61; rents due and accrued, \$198,285 00.....				11,099 46
Items not admitted as available assets:				
Loan on company's own stock.....			\$340 00	

Aggregate amount of all the available assets of the company..... \$723,639 21

LIABILITIES.

Amount of unpaid losses (of which \$3,730 00 are resisted).....		\$35,891 23
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$167,150 07	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	57,553 19	
Re-insurance reserve at 100 per cent on all unexpired navigation risks.....	8,845 00	
Amount of reserve on all outstanding risks.....		233,048 26
Commissions, brokerage, and other charges due and to become due.....		9,850 46
Aggregate liabilities (except capital stock).....		\$373,789 94
Surplus as regards policy holders.....	\$448,843 27	
Capital stock.....	400,000 00	
Surplus over capital.....	\$48,843 27	

INCOME.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received during the year for premiums.....	\$498,795 58	\$96,405 75
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	55,144 50	6,405 30
Net amount of cash actually received during the year for premiums...	\$443,651 08	\$90,000 45
		\$533,651 53

Interest received during the year on bonds and mortgages.....	\$9,118 17
Interest and dividends received on bonds and stocks, and from all other sources.....	89,798 84
Income from rents.....	9,148 59
Aggregate cash income during the year.....	\$107,119 18

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Net amount paid during the year for losses (of which \$38,238 05 belonged to prior years).....	\$258,544 41	\$40,823 25	\$309,367 76
Cash dividends actually paid during the year.....			44,000 00
Paid or allowed during the year for commissions and brokerage.....			32,728 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employees.....			22,626 40
Paid during the year for State, national, and local taxes, in this and other States.....			8,451 88
Traveling expenses, supplies, printing, etc.....			25,265 69
Aggregate cash expenditures during the year.....			\$476,989 41

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1879.....	\$20,512,894	\$372,322 08		
Written during the year.....	25,187,678	698,785 58	\$19,162,377	\$34,666 75
Total.....	\$45,699,562	\$1,071,107 66	\$19,162,377	\$34,666 75
Deduct expirations.....	22,326,424	416,476 93	19,786,487	36,666 75
In force at the end of the year.....	\$23,373,138	\$654,701 84	\$446,950	\$3,945 00
Deduct amount re-insured.....	233,706	4,503 75		
Net amount in force.....	\$23,066,434	\$450,198 59	\$446,950	\$3,945 00
In force, not more than one year to run.....	\$18,906,878	\$371,588 89	\$446,950	\$3,945 00
More than one and not more than three years to run.....	2,226,570	61,606 46		
More than three years to run.....	910,481	17,003 74		
Net amount in force December 31, 1878.....	\$23,066,434	\$450,198 59	\$446,950	\$3,945 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$339,877 00	\$24,161 00	\$363,838 00
Premiums received.....	20,651 93	783 28	21,440 80
Losses paid on risks taken.....	21,779 95	841 86	22,621 81
Total losses incurred during the year in the State of Michigan.....	28,666 19	841 86	29,498 05

SUN INSURANCE COMPANY,

OHIO.

HOME OFFICE, CLEVELAND.

[Incorporated January 14, 1865; commenced business March 4, 1865.]

STILLMAN WITT, *President.*E. C. ROUSE, *Secretary.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

CAPITAL.

Capital stock paid.....	\$200,000 00
-------------------------	--------------

ASSETS.

Losses on bond and mortgage of real estate (first liens).....	\$78,776 00
Interest accrued on said mortgage loans.....	1,777 18
Value of lands mortgaged.....	\$278,700 00
Buildings (insured for \$5,000 00).....	55,000 00
Total value of mortgaged premises.....	\$413,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$100,000 00	\$114,500 00	
City of Cleveland bonds.....	90,000 00	92,000 00	
City of Toledo bonds.....	7,000 00	7,000 00	
Second National Bank, Cleveland, stock.....	5,000 00	5,000 00	
Citizens' Savings and Loan Association stock.....	5,000 00	5,500 00	
L. S. & M. S. Ry. Co. stock.....	40,000 00	82,000 00	
Chicago & Northwestern preferred stock.....	80,000 00	22,000 00	
Totals (carried out at market value).....	\$207,000 00	\$204,000 00	\$204,000 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>	
Cleveland Gas Light Co. stock.....	\$2,400 00	\$2,800 00	\$2,400 00	
Powell Tool Co. stock.....	11,000 00	11,000 00	5,500 00	
Commercial National Bank stock.....	2,300 00	4,000 00	2,500 00	
Kinsman Street Ry. Co. stock.....	10,000 00	10,000 00	5,000 00	
Cleveland Iron Mining Co. stock.....	1,425 00	2,420 00	1,500 00	
Cleveland City bonds.....	2,000 00	2,000 00	1,542 42	
Totals (carried out at amount loaned).....	\$80,125 00	\$84,020 00	\$18,462 42	18,462 42
Cash in the company's principal office, \$7,835 19; do. in bank, \$3,148 38.....				15,978 53
Interest due and accrued on stocks not included in "market value".....				1,561 28
Interest due and accrued on collateral loans.....				21,891 87
Premiums in due course of collection.....				
Items not admitted as available assets:				
Personal property.....			\$4,761 66	
Aggregate amount of all the available assets of the company.....				\$842,466 27

LIABILITIES.

Amount of unpaid losses.....		\$4,153 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$62,019 88	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	82,959 12	
Amount of reserve on all outstanding risks.....		\$4,979 00
Aggregate liabilities (except capital stock).....		\$29,124 00
Surplus as regards policy-holders.....	\$248,382 27	
Capital stock.....	200,000 00	
Surplus over capital.....	\$48,382 27	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$168,428 92	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	18,426 28	
Net amount of cash actually received during the year for premiums.....		\$150,002 60
Interest received during the year on bonds and mortgages.....		20,111 67
Interest and dividends received on bonds and stocks, and from all other sources.....		
Aggregate cash income during the year.....		\$170,114 26

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$121,867 71	
Re-insurances.....	7,940 05	
Net amount paid during the year for losses (of which \$71,171 67 belonged to prior years).....		\$114,627 66
Cash dividends actually paid during the year.....	8,000 00	
Paid or allowed during the year for commissions and brokerage.....	14,825 87	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	28,424 98	
Paid during the year for State, national, and local taxes in this and other States.....	4,209 10	
Aggregate cash expenditures during the year.....		\$164,800 06

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$18,775,951	\$170,202 22
Written during the year.....	18,362,480	163,429 92
Total.....	\$27,138,431	\$333,631 14
Deduct expirations.....	12,290,002	142,514 04
In force at the end of the year.....	\$14,848,429	\$196,817 10
Deduct amount re-insured.....	400,557	5,859 09
Net amount in force.....	\$14,447,892	\$189,956 01

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force, not more than one year to run	\$10,268,570	\$187,895 94
More than one and not more than three years to run	8,561,292	48,742 11
More than three years to run	608,010	8,819 96
Net amount in force December 31, 1878	\$14,437 872	\$199,958 01

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken	\$316,250 00
Premiums received	4,822 89
Losses paid on risks taken	9,800 97
Total losses incurred during the year in the State of Michigan, \$9,800 97.	

TRADERS' INSURANCE COMPANY,

ILLINOIS.

HOME OFFICE, CHICAGO.

[Incorporated February, 1865; commenced business, re-organized, May, 1872.]

S. A. KENT, *President.* W. E. ROLLO, *Secretary.*
Attorney for Michigan, GEORGE A. BALDWIN, of Jackson.

CAPITAL.

Capital stock paid \$500,000 00. |

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$30,611 10
Interest accrued on said mortgage loans	1,172 85
Value of lands mortgaged	\$78,000 00
Buildings (insured for \$2,000 00)	6,000 00
Total value of mortgaged premises	\$79,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds	\$485,000 00	\$550,475 00	550,475 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Chicago Gas Light & Coke Co. stock	\$2,000 00	\$3,100 00	\$11,000 00
Chicago Gas Light & Coke Co. bonds	4,000 00	4,200 00	
National Bank of Illinois stock	5,000 00	5,400 00	
First National Bank of Saginaw stock	10,000 00	11,000 00	8,000 00
First Baptist Church, Chicago, bonds	5,000 00	5,000 00	5,000 00
First National Bank stock	1,500 00	1,650 00	1,500 00
Joliet Iron & Steel Co. stock	25,000 00	12,500 00	10,000 00
Blue Island Land & Building Co. stock	10,000 00	10,000 00	
Corn Exchange National Bank stock	85,000 00	40,250 00	
Corn Exchange National Bank stock	15,000 00	17,250 00	15,000 00

Totals (carried out at amount loaned)	\$112,500 00	\$109,850 00	\$85,500 00	85,500 00
Cash in company's principal office, \$1,649 18; do. in bank, \$34,683 21				26,232 84
Interest due and accrued on collateral loans				1,889 15
Gross premiums in due course of collection				84,637 51
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks				2,569 58
Salvage property and claims on losses already paid, \$9,012 55; due from other companies for re-insurance on losses already paid, \$4,469 67				12,472 22
Items not admitted as available assets:				
Office furniture			2,150 87	

Aggregate amount of all the available assets of the company \$746,109 25 |

LIABILITIES.

Amount of unpaid losses	\$11,650 00
-------------------------------	-------------

* Re-insurance reserve at 100 per cent of premiums on fire risks as per Act 149, Laws 1873.....	\$187,228 45	
Re-insurance reserve at 100 per cent on all unexpired inland and marine risks.....	11,110 65	
Amount of reserve on all outstanding risks.....		\$198,339 10
Commissions, brokerage, and other charges due and to become due.....		2,968 07
Aggregate liabilities (except capital stock).....		\$201,307 17
Surplus as regards policy-holders.....	\$522,189 08	
Capital stock.....	500,000 00	
Surplus over capital.....	\$22,189 08	

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$388,081 56	\$161,817 65	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	55,717 12	65,401 71	
Net amount of cash actually received during the year for premiums..	\$377,814 44	\$96,415 94	\$578,730 38
Interest received during the year on bonds and mortgages.....			2,488 87
Interest and dividends received on bonds and stocks, and from all other sources.....			30,441 67
Bills receivable taken for premiums during the year remaining unpaid.....		\$2,569 58	
Aggregate cash income during the year.....			\$608,680 92

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$109,229 07	\$61,440 88	
Deduct amounts actually received during the year for salvages, \$4,131 10; re-insurances, \$27,024 14.....		81,145 24	
Net amount paid during the year for losses (of which \$3,964 00 belonged to prior years).....	\$109,229 07	\$80,295 14	\$189,524 21
Cash dividends actually paid during the year.....			50,000 00
Paid or allowed during the year for commissions and brokerage.....			28,077 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			19,559 28
Paid during the year for State, national, and local taxes, in this and other States.....			1,121 87
General expenses, \$17,964 81; rent, \$3,938 88; advertising, \$4,815 28; printing, \$1,968 71; books, etc., \$388 56.....			28,895 14
Aggregate cash expenditures during the year.....			\$261,158 28

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$9,821,950	\$115,424 49	\$623,640	\$4,125 00
Written during the year.....	26,680,081	582,581 58	18,916,880	161,817 65
Total.....	\$36,501,961	\$445,453 05	\$16,545,020	\$107,942 65
Deduct expirations.....	18,716,012	250,802 00	154,280,110	155,693 00
In force at the end of the year.....	\$16,985,969	\$189,156 05	\$1,121,910	\$11,110 65
Deduct amount re-insured.....	215,750	1,862 60		
Net amount in force.....	\$16,730,219	\$187,293 45	\$1,121,910	\$11,110 65
In force, not more than one year to run.....	\$14,936,723	\$168,473 45		
More than one and not more than three years to run.....	1,567,889	15,967 20		
More than three years to run.....	165,116	2,762 80		
Net amount in force Dec. 31, 1873.....	\$14,730,219	\$187,293 45	\$1,121,910	\$11,110 65

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$618,611 65	\$87,370 00	\$705,981 65
Premiums received.....	9,958 96	894 51	10,853 47
Losses paid on risks taken.....	2,627 75	None.	2,627 75
Total losses incurred during the year in the State of Michigan, \$2,027 75.			

* Act No. 149 of 1873 provides that when the re-insurance reserve computed at "fifty per cent of the premiums received on all unexpired risks that have less than one year to run, and a *pro rata* of all premiums received on risks that have more than one year to run * * is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks."

TRADESMEN'S FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW YORK.

[Incorporated October 7, 1858; commenced business December 28, 1858.]

DAVID B. KEELER, *President*.TIMOTHY Y. BROWN, *Secretary*.

Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid..... \$150,000 00.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$140,000 00
Interest accrued on said mortgage loans.....	3,457 50
Value of lands mortgaged.....	\$154,000 00
Buildings (insured for \$154,750 00).....	308,000 00
Total value of mortgaged premises.....	\$494,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
240 shares Mechanics' & Traders' National Bank stock.....	\$16,000 00	\$31,600 00	
100 shares National Bank of Commerce stock.....	10,000 00	11,600 00	
100 shares Fourth National Bank stock.....	10,000 00	10,000 00	
100 shares American Exchange National Bank stock.....	10,000 00	19,900 00	
200 shares German American Bank stock.....	20,000 00	18,000 00	
6 Brooklyn city water-loan bonds.....	5,000 00	5,000 00	
10 Alabama 8 per cent bonds.....	10,000 00	7,500 00	
U. S. currency 6 per cent bonds.....	40,000 00	40,000 00	
Totals (carried out at market value).....	\$121,000 00	\$180,100 00	180,100 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loan'd Thereon.</i>
United States 5-20 bonds.....	\$1,000 00	\$1,150 00	\$1,000 00
100 shares New York & New Haven R. R.....	10,000 00	12,000 00	7,000 00
40 shares Mechanics' & Traders' National bank.....	1,000 00	1,250 00	1,000 00
Totals (carried out at amount loaned).....	\$12,000 00	\$14,500 00	\$9,000 00
Cash in the company's principal office.....			8,698 87
Cash deposited in bank.....			20,668 58
Interest due and accrued on stocks not included in "market value".....			900 00
Interest due and accrued on collateral loans.....			44 74
Gross premiums in due course of collection.....			14,575 71
Items not admitted as available assets:			
Second mortgage, taken to secure debt.....		\$1,148 00	

Aggregate amount of all the available assets of the company..... \$227,485 15

LIABILITIES.

Amount of unpaid losses.....	\$8,917 64
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$94,076 75
Re insurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,897 29
Amount of reserve on all outstanding risks.....	108,974 04
Cash dividends declared, due or to become due.....	106 25
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,116 68
Due agents and others.....	2,977 76

Aggregate liabilities (except capital stock).....	\$116,892 85
Surplus as regards policy-holders.....	\$311,043 80
Capital stock.....	150,000 00
Surplus over capital.....	\$61,043 80

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year, for premiums.....	\$282,627 46	\$1,568 98	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,015 88	148 21	
Net amount of cash actually received during the year for premiums....	\$265,611 58	\$1,420 77	\$217,032 35

Interest received during the year on bonds and mortgages.....	\$10,674 55
Interest and dividends received on bonds and stocks, and from all other sources.....	10,230 63
Aggregate cash income during the year.....	\$207,927 58

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$176,877 51
Deduct amounts actually received during the year for salvages, \$550 70; re-insurances, \$9,504 10.....	10,068 80
Net amount paid during the year for fire losses (of which \$93,174 07 belonged to prior years)....	\$165,813 71
Cash dividends actually paid during the year.....	14,951 25
Paid or allowed during the year for commissions and brokerage.....	20,839 20
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	26,400 00
Paid during the year for State, national, and local taxes, in this and other States.....	1,718 10
Rent, stationery, etc.....	16,264 70
Aggregate cash expenditures during the year.....	\$246,086 96

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$23,881,657	\$305,074 88	4,080	843 54
Written during the year.....	30,496,568	229,199 94	186,806	1,568 28
Total.....	\$54,378,225	\$434,274 82	\$140,896	\$1,912 58
Deduct expirations.....	31,494,126	228,168 64	140,806	1,912 58
In force at the end of the year.....	\$22,883,799	\$311,190 68		
Deduct amount re-insured.....	966,231	6,296 49		
Net amount in force.....	\$24,420,568	\$305,892 19		
In force, not more than one year to run.....	23,178,665	199,568 67		
More than one and not more than three years to run.....	966,008	11,832 27		
More than three years to run.....	220,900	4,481 25		
Net amount in force December 31, 1878.....	\$24,420,568	\$305,892 19		

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$751,350 00
Premiums received.....	7,891 20
Losses paid on risks taken.....	4,443 84
Total losses incurred during the year in the State of Michigan, \$5,198 84.	

WATERTOWN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, WATERTOWN.

[Incorporated December 7, 1867; commenced business December 2, 1867.]

NORRIS WINSLOW, *President.*J. M. ADAMS, *Secretary.*

Attorney for Michigan, E. A. HOUGH, of Jackson.

CAPITAL.

Capital stock paid.....	\$300,000 00.
-------------------------	---------------

ASSETS.

Real estate.....	\$6,000 00
Loans on bond and mortgage of real estate (first liens).....	300,016 12
Interest due, \$298 44, and accrued, \$5,047 24 on said mortgage loans; total.....	5,346 68
Value of lands mortgaged.....	\$391,000 00
Buildings (insured for \$316,100 00).....	516,000 00
Total value of mortgaged premises.....	\$1,001,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$10,000 00	\$11,500 00	
City and town of Watertown bonds.....	15,200 00	15,352 00	
Jefferson county bonds.....	5,000 00	5,050 00	
Monroe county bonds.....	1,000 00	1,000 00	
St. Lawrence county bonds.....	1,000 00	1,000 00	
Oswego county bonds.....	500 00	500 00	
Davis Sewing Machine Co. bonds.....	10,000 00	10,000 00	
Town of Hounsfield bonds.....	4,000 00	4,000 00	
Town of Wilna bonds.....	2,000 00	2,000 00	
Town of Wilson bonds.....	5,000 00	5,000 00	
Town of Burke bonds.....	200 00	200 00	
Rome, Watertown & Ogdensburg R. R. bonds.....	5,000 00	5,000 00	
Totals (carried out at market value).....	\$58,900 00	\$60,602 00	\$60,602 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Agricultural Ins. Co. stock.....	\$4,500 00	\$9,000 00	\$4,500 00
Agricultural Ins. Co. stock.....	1,500 00	2,000 00	1,400 00
Merchant's Bank stock.....	2,000 00	2,000 00	
Agricultural Ins. Co. stock.....	2,000 00	4,000 00	10,000 00
Town of Watertown bonds.....	2,800 00	2,800 00	
Merchants' Bank stock.....	10,000 00	10,000 00	8,828 85
Agricultural Ins. Co. stock.....	2,500 00	19,000 00	8,718 94
Merchants' Bank stock.....	2,000 00	2,000 00	8,000 00
Black River Ins. Co. stock.....	500 00	500 00	
Agricultural Ins. Co. stock.....	9,000 00	18,000 00	9,250 00
Davis Sewing Machine Co. bonds.....	8,000 00	8,000 00	583 80
Town of Watertown bonds.....	2,000 00	2,000 00	940 75
Jefferson county bonds.....	2,800 00	2,822 00	
Town of Champion bonds.....	700 00	700 00	8,000 00
City of Oswego bonds.....	100 00	100 00	
United States bonds.....	200 00	220 00	
Agricultural Ins. Co. stock.....	4,000 00	8,000 00	4,000 00
Union Bank stock.....	1,500 00	1,500 00	1,000 00
Merchants' Bank stock.....	1,500 00	1,500 00	800 00
Homestead Fire Ins. Co. stock.....	1,800 00	1,800 00	1,000 00
Jefferson Iron Co. stock.....	2,000 00	2,000 00	1,000 00
Agricultural Ins. Co. stock.....	11,140 00	22,280 00	9,205 81
Bank certificates of deposit.....	16,000 00	16,000 00	16,000 00
Totals (carried out at amount loaned).....	\$91,540 00	\$184,288 00	\$82,877 45
Cash in the company's principal office, \$18,189 99; do. in bank, \$23,997 56.....			43,187 55
Interest due and accrued on stocks, not included in "market value".....			952 59
Interest due and accrued on collateral loans.....			800 05
Gross premiums in due course of collection.....			57,288 77
Bills receivable not matured, taken for fire risks.....			1,864 73

Aggregate amount of all the available assets of the company.....\$556,949 90

LIABILITIES.

Amount of unpaid losses (of which \$2,000 00 are resisted).....	\$7,500 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$49,581 55
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	170,678 06
Amount of reserve on all outstanding risks.....	220,104 61
Commissions, brokerage, and other charges due and to become due.....	8,500 00
Aggregate liabilities (except capital stock).....	\$286,104 61
Surplus as regards policy-holders.....	\$320,745 29
Capital stock.....	900,000 00
Surplus over capital.....	\$120,745 29

INCOME.

	On Fire Risks.
Gross amount of cash received during the year for premiums.....	\$353,228 01
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	24,787 03
Net amount of cash actually received during the year for premiums.....	\$327,490 98
Interest received during the year on bonds and mortgages.....	20,348 42
Interest and dividends received on bonds and stocks, and from all other sources.....	9,706 58
Aggregate cash income during the year.....	\$357,545 98

EXPENDITURES.

	On Fire Risks.
Gross amount actually paid during the year for losses.....	\$106,296 04
Re-insurances.....	1,000 00
Net amount paid during the year for losses (of which \$2,800 00 belonged to prior years).....	\$105,296 04

Cash dividends actually paid during the year.....	\$40,000 00
Paid or allowed during the year for commissions and brokerage.....	56,500 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	27,950 00
Paid during the year for State, national, and local taxes, in this and other States.....	11,495 05
Stationery and printing, \$12,524 90; rent, exchange, advertising, and all other expenses, \$10,573 65.....	28,197 45
Aggregate cash expenditures during the year.....	\$264,499 76

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1878.....	\$25,868,500	\$240,563 20
Written during the year.....	48,101,800	851,070 69
Total.....	\$87,465,100	\$592,142 19
Deduct expirations.....	26,715,180	187,040 15
In force at the end of the year.....	\$67,749,940	\$405,102 04
Deduct amount re-insured.....	610,485	4,892 83
Net amount in force.....	\$64,989,455	\$400,209 23
In force, not more than one year to run.....	\$12,806,100	\$29,088 10
More than one and not more than three years to run.....	22,500,150	271,086 12
More than three years to run.....	1,889,205	10,110 00
Net amount in force Dec. 31, 1878.....	\$64,989,455	\$400,209 23

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine and inland risks taken.....	\$5,821,900 00
Premiums received.....	41,585 87
Losses paid on risks taken.....	29,187 27
Total losses incurred during the year in the State of Michigan, \$21,187 27.	

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, NEW ROCHELLE.

[Incorporated March 14, 1867; commenced business January 1, 1870, as joint stock.]

GEORGE I. PENFIELD, *President.* GEORGE R. CRAWFORD, *Secretary.*

Attorney for Michigan, C. B. HEBBARD, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.

ASSETS.

Real estate.....	\$33,500 00
Loans on bond and mortgage of real estate (first liens).....	268,100 00
Interest due, \$2,028 84, and accrued, \$1,228 40 on said mortgage loans; total.....	4,250 74
Value of lands mortgaged.....	\$250,278 00
Buildings (insured for \$253,470 00).....	\$24,920 00
Total value of mortgaged premises.....	\$555,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$181,000 00	\$158,373 00
New York State bonds.....	14,000 00	14,950 00
Westchester county bonds.....	4,000 00	4,075 00
Merchants' & Manufacturers' Bank stock.....	10,000 00	10,000 00
Central Pacific R. R. bonds.....	20,000 00	20,000 00
Chesapeake & Ohio R. R. bonds.....	10,000 00	7,500 00
Eastchester town bonds.....	21,500 00	21,500 00
White Plains village bonds.....	10,000 00	10,500 00
Totals (carried out at market value).....	\$290,500 00	\$342,273 00

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
United States bonds.....	\$1,000 00	\$1,190 00	\$1,000 00	\$1,000 00
Cash in the company's principal office, \$188 94; do. in bank, \$49,880 52.....				49,418 78
Interest due and accrued on stocks not included in "market value".....				1,247 07
Interest due and accrued on collateral loans.....				85 12
Gross premiums in due course of collection.....				121,419 88
Salvage property and claims on losses already paid, \$1,548 17; due from other companies for re-insurance on losses paid, \$1,000 00.....				2,548 17
Items not admitted as available assets:				
Office furniture, safes, etc.....		\$3,000 00		
Aggregate amount of all the available assets of the company.....				\$652,787 24

LIABILITIES.

Amount of unpaid losses.....	\$28,246 66
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$262,955 61
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	69,864 49
Amount of reserve on all outstanding risks.....	882,820 10
Cash dividends declared, due or to become due.....	519 60
Commissions, brokerage, and other charges due and to become due.....	11,294 16
Aggregate liabilities (except capital stock).....	\$873,880 46
Surplus as regards policy-holders.....	\$279,906 78
Capital stock.....	200,000 00
Surplus over capital.....	\$79,906 78

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$759,180 76
Deduct amount paid for re-insurance, for rebate, statement, and return premiums.....	78,787 95
Net amount of cash actually received during the year for premiums.....	\$680,392 81
Interest received during the year on bonds and mortgages.....	15,640 19
Interest and dividends received on bonds and stocks, and from all other sources.....	9,865 58
Income from rents.....	900 00
Aggregate cash income during the year.....	\$712,998 58

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$90,280 48 belonged to prior years).....	\$468,519 25
Cash dividends actually paid during the year.....	12,946 55
Paid or allowed during the year for commissions and brokerage.....	96,217 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	80,465 54
Paid during the year for State, national, and local taxes, in this and other States.....	14,516 58
Revenue stamps, postage, exchange, adjuster's fees, rent, etc.....	66,869 88
Aggregate cash expenditures during the year.....	\$665,545 79

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$80,048,040	\$683,808 08
Written during the year.....	68,199,513	706,190 75
Total.....	\$148,247,553	\$1,390,000 84
Deduct expirations.....	64,858,581	716,512 53
In force at the end of the year.....	\$83,388,972	\$973,488 31
Deduct amount re-insured.....	820,605	9,686 87
Net amount in force.....	\$82,568,367	\$963,801 44
In force, not more than one year to run.....	\$28,508,418	\$325,911 28
More than one and not more than three years to run.....	11,619,492	110,180 05
More than three years to run.....	2,915,506	80,648 67
Net amount in force December 31, 1873.....	\$82,568,367	\$963,801 44

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine and inland risks taken.....	\$1,312,900 00
Premiums received.....	13,198 85
Losses paid on risks taken.....	16,773 59
Total losses incurred during the year in the State of Michigan, \$16,773 59.	

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

NEW YORK.

HOME OFFICE, BROOKLYN.

[Incorporated March, 1858; commenced business March, 1858.]

EDMUND DRIGGS, *President*.N. W. MESEROLE, *Secretary*.

Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid..... \$250,000 00.

ASSETS.

Real estate	\$90,343 58
Loans on bond and mortgage of real estate (first liens)	\$15,950 00
Interest due, \$582 55, and accrued, \$1,816 46, on said mortgage loans; total	2,399 01
Value of lands mortgaged	\$250,635 00
Buildings (insured for \$249,280 00)	269,300 00
Total value of mortgaged premises	\$719,925 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds	\$95,000 00	\$108,725 00	\$108,725 00-

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Commercial Bank of Brooklyn stock	\$500 00	\$500 00		
Bushwick R. R. Co. stock	1,000 00	1,000 00	\$500 00	
Peoples' Gas Light Co. of Brooklyn stock	1,000 00	1,000 00	500 00	
First National Bank of Brooklyn stock	8,000 00	4,800 00		
La Ciede Gas Company, St. Louis, Mo., stock	8,000 00	8,000 00	8,000 00	
South Side R. R. Co. of Long Island, secured by decree of Supreme Court, ordering amount paid, stock	6,350 00	8,000 00	8,000 00	
United States 5-20 bond of 1867	1,000 00	1,150 00		
Delaware & Hudson canal stock	1,800 00	1,496 00	1,900 00	
Broadway Bank of New York stock	12,500 00	87,500 00	20,000 00	
United States bonds, coupon 6's of 1881	2,500 00	2,925 00	2,500 00	
Broadway R. R. of Brooklyn stock	1,000 00	1,800 00		
Broadway R. R. of Brooklyn bond	500 00	500 00	1,000 00	
City of Brooklyn bond	1,000 00	1,000 00	850 00	
Lafayette Insurance Co. stock	1,000 00	1,050 00	800 00	
United States 5-20 bonds of 1867	2,750 00	8,182 50	2,750 00	
Brooklyn Gas Light Co. stock	6,000 00	18,500 00	10,000 00	
National Bank of Commerce of New York stock	300 00	830 00	125 00	
Merchants' Insurance Co. of New York stock	1,500 00	1,800 00		
Lafayette Insurance Co. of Brooklyn	5,000 00	5,250 00	4,000 00	
Brooklyn city bonds	8,000 00	8,000 00	2,900 00	
Hudson city, New Jersey, bond	1,000 00	1,000 00	900 00	
Columbia Fire Insurance Co. of New York stock	6,480 00	6,480 00	8,500 00	
Union Ferry Co. of Brooklyn stock	600 00	900 00	600 00	
Mechanics' Bank of Brooklyn stock	1,250 00	2,250 00		
Certificate of Baltimore Gas Co.	1,000 00	1,000 00	10,000 00	
Baltimore Gas Co. of Baltimore, Md., stock	7,500 00	11,250 00		
Star Fire Insurance Co. of New York stock	8,000 00	8,450 00	2,500 00	
New York Fire Insurance Co. of New York stock	500 00	600 00	450 00	
Lafayette Fire Insurance Co. of Brooklyn stock	2,000 00	2,100 00	1,000 00	
Totals (carried out at amount loaned)	\$82,480 00	\$121,292 50	\$77,775 00	77,775 00-
Cash in the company's principal office, \$758 78; do. in bank, \$82,164 04				82,923 82
Interest due and accrued on collateral loans				628 67
Gross premiums in due course of collection				71,496 84
Bills receivable not matured, taken for fire, marine, or inland risks				5,958 75
Rents due and accrued, \$46 00; due from other companies for re-insurance on losses already paid, \$1,888 14				1,984 14
Items not admitted as available assets:				
Bills receivable past due			1,914 50	
Furniture in three offices			7,867 96	
			\$9,282 46	
Aggregate amount of all the available assets of the company				\$606,185 75

LIABILITIES.

Amount of unpaid losses (of which \$2,050 00 are resisted).....	\$31,990 92
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$216,111 64
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	25,771 57
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	9,048 74
Amount of reserve on all outstanding risks.....	250,981 95
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,568 88
Commissions, brokerage, and other charges due and to become due.....	11,489 80
Aggregate liabilities (except capital stock).....	\$295,946 00
Surplus as regards policy-holders.....	\$402,189 75
Capital stock.....	250,000 00
Surplus over capital.....	\$152,189 75

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$594,977 81	\$76,045 98	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	86,598 15	9,520 16	
Net amount of cash actually received during the year for premiums....	\$508,384 16	\$66,525 77	\$574,910 93
Interest received during the year on bonds and mortgages.....			28,179 04
Interest and dividends received on bonds and stocks, and from all other sources.....			10,802 78
Income from all other sources, viz.: premium on gold interest.....			454 50
Bills receivable taken for premiums remaining unpaid.....		\$7,878 25	
Aggregate cash income during the year.....			\$660,356 20

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$352,276 10	\$22,074 81	
Deduct amounts actually received during the year for salvage, \$505 08; re-insurances, \$9,874 11.....	10,029 20	849 90	
Net amount paid during the year for losses (of which \$187,941 81 belonged to prior years).....	\$342,246 90	\$21,724 82	\$363,971 72
Cash dividends actually paid during the year.....			25,000 00
Paid or allowed during the year for commissions and brokerage.....			108,242 15
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			82,855 74
Paid during the year for State, national, and local taxes, in this and other States.....			4,961 78
Interest paid on borrowed money, \$1,594 46; miscellaneous expense, \$99,787 68.....			41,882 14
Aggregate cash expenditures during the year.....			\$571,418 58

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$42,066,786	\$382,858 49	\$50,888	\$1,770 88
Written during the year.....	56,052,965	575,091 16	4,696,550	92,188 56
Total.....	\$98,119,751	\$957,949 65	\$4,747,438	\$2,062,959 44
Deduct expirations.....	45,245,179	442,886 12	4,577,200	84,855 65
In force at the end of the year.....	\$52,877,522	\$465,118 58	\$170,188	\$9,048 74
Deduct amount re-insured.....	858,095	5,128 12	5,083	885 88
Net amount in force.....	\$52,519,427	\$459,990 41	\$165,150	\$8,162 86
In force, not more than one year to run.....	\$50,055,708	\$438,855 99	\$170,188	\$9,048 74
More than one and not more than three years to run.....	1,892,495	18,848 98		
More than three years to run.....	989,824	12,908 61		
Net amount in force December 31, 1873.....	\$52,877,522	\$465,118 58	\$170,188	\$9,048 74

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$342,185 00	\$312,887 00	\$655,072 00
Premiums received.....	6,181 85	1,840 00	8,021 85
Losses paid on risks taken.....	1,615 85	881 41	2,497 26
Total losses incurred during the year in the State of Michigan....	1,640 85	52 23	1,693 08

FOREIGN FIRE INSURANCE COMPANIES.

—◆—
A B S T R A C T S,

COMPILED FROM THE ANNUAL STATEMENTS, AND STATEMENTS OF
AMERICAN BRANCHES

OF

Fire Insurance Companies

AUTHORIZED TO DO BUSINESS IN MICHIGAN, AND

SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1873.

COMMERCIAL UNION ASSURANCE COMPANY,

LONDON, ENGLAND.

(STATEMENT FROM HOME OFFICE OF CONDITION DEC. 31, 1873.)

HOME OFFICE, 19 AND 20 CORNHILL, LONDON.

[Incorporated September 28, 1861; commenced business October 1, 1861.]

WILLIAM LEASK, *Chairman.* - - - - - ALEXANDER SUTHERLAND, *Secretary.*
Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid £250,000.

ASSETS.

Real estate £27,400 00 00
Loans on bond and mortgage of real estate (first liens) 144,850 00 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Stock Value.	Cost Value.	
Consols.....	£40,000 00 00	£27,096 9 5	
New 8 per cents.....	40,000 00 00	26,642 16 8	
Reduced 8 per cents.....	20,000 00 00	18,507 10 00	
New South Wales.....	3,000 00 00	2,887 10 00	
Brazilian.....	10,000 00 00	9,118 15 00	
United States 5-20s, 1867.....	£425,000 00	86,659 00 8	
United States 5-20s, 1865.....	125,000 00	25,988 4 9	
United States new funded loan, 1881.....	115,000 00	24,245 10 00	
Canada 5 per cent stock.....	£10,400 00 00	10,090 00 00	
Canada Dominion.....		20,618 11 4	
Great South India Railway.....	25,000 00 00	25,000 00 00	
Scinde, Punjab & Delhi Railway.....	19,200 00 00	19,558 1 9	
Great India Peninsular Railway.....	17,640 00 00	18,752 12 11	
East India Railway.....	5,000 00 00	5,567 17 6	
Great Western of Canada Railway bonds.....	10,000 00 00	10,450 4 10	
Great Western of Canada Railway bonds.....	15,000 00 00	15,808 7 4	
Pennsylvania Railway bonds.....	12,000 00 00	10,800 00 00	
Philadelphia & Reading Railway bonds.....	10,000 00 00	6,672 10 00	
South Eastern Railway debentures.....	5,000 00 00	5,567 14 8	
Midland Railway.....	5,000 00 00	5,000 00 00	
West Hartlepool Railway.....	8,000 00 00	7,487 1 6	
Lancashire & Yorkshire Railway.....	2,800 00 00	2,786 8 8	
Cornwall Railway.....	5,000 00 00	5,087 16 8	
Southwark & Vauxhall Water Co's.....	10,000 00 00	10,000 00 00	
Ceylon Co's debentures.....		5,000 00 00	
Kew and other bridges.....		24,122 1 10	
Law Life Policy No. 14927.....		749 10 10	
Bahia and Rio deposits.....		1,608 19 8	
Totals (carried out at cost value).....	£406,040 00 00	£451,849 10 9	451,849 10 9
Mortgages, general account.....			60,820 5 9
Cash in the company's principal office, £120 9 4; do. in bank, £186,488 8 9.....			186,608 12 1
Interest due on loans.....			876 19 00
Gross premiums in due course of collection on fire and marine account.....			62,240 0 8
Bills receivable not matured, taken for fire, marine, or inland risks.....			28,599 9 5
Items not admitted as available assets:			
Loans on personal security.....		£24,880 7 4	
Loans on mortgages, life account.....		131,161 18 11	
Loans on policies, life account.....		11,215 8 9	
Office furniture.....		1,200 00 00	
Stamps in hand.....		668 19 7	
Gross premiums in course of collection on Life account.....		10,622 8 7	
Total.....		£168,196 8 2	
Of which £161,999 16 8 are Life assets.....			
Aggregate amount of all the assets of the company (less items carried inside).....			£344,245 5 3
Deduct Life liabilities.....			354,809 9 2
Aggregate amount of available Fire assets.....			£59,435 19 1

LIABILITIES.

Net amount of unpaid fire and marine losses.....		£258,962	8	7
Amount of re-insurance reserve on all outstanding fire and marine risks.....		811,016	2	10
Cash dividends declared, due or to become due.....		88	12	6
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,000	00	00
Bills payable, annuities, suspense accounts, etc.....		18,579	5	9
Re-insurance fund under the Life department.....	£285,159	9	2	
Unpaid losses under Life department.....	8,650	00	00	
	£254,809	9	2	
Aggregate liabilities (except capital stock).....		£288,996	4	8
Surplus as regards policy-holders.....		£205,439	14	5

INCOME.

	On Fire Risks.	On Marine and Inland Risks.	
Net amount of cash actually received during the year for premiums.....	£210,244	8	0
Interest received during the year on bonds and mortgages.....	£215,068	18	8
Interest and dividends received on bonds and stocks, and from all other sources.....			£225,808
Income from all other sources, viz.: life premiums, £78,590 5 9; annuities, £1,014 17 10; fines and discount on policy, stamps, and transfer fees, £124 15 10.....			44,892
Aggregate cash income during the year.....			74,729
			£744,480

EXPENDITURES.

Fire losses paid, less returns from re-assurances.....	£127,571	2	8
Plus, outstanding, 1872.....	46,589	00	00
	174,110	2	8
Commission and foreign brokerage.....	£55,851	12	10
Plus, outstanding.....	8,480	00	00
	58,881	12	10
Expenses of management.....	17,519	8	4
Bad debts.....	160	9	00
			£250,621
Life claims, less returns from re-assurances.....	£20,279	10	00
Less, outstanding '73.....	8,650	00	00
	£16,629	10	00
Plus, outstanding '73.....	11,896	00	00
Surrenders.....			£28,525
Annuities.....	£686	13	7
Less outstanding '73.....	67	13	10
	£618	19	9
Plus, outstanding '73.....	68	1	11
			682
Commission, less outstanding '73.....	£1,710	4	6
Plus, outstanding '73.....	1,804	0	6
			8,014
Expenses of management.....			6,941
Cash bonuses to policy-holders.....			11,008
Bad debts.....			4
			£2,886
Marine claims paid.....	£277,599	13	1
Underwriters' commission on 1870 account.....	1,784	8	8
Bonus to underwriter.....	8,000	00	00
Subscription to Lloyds and Register books.....	858	10	5
Expenses of management.....	11,755	16	9
			294,998
General dividends to shareholders.....	£21,250	00	00
Less, outstanding '73.....	88	12	6
	£21,211	7	6
Plus, unpaid '72.....	28	15	00
			£21,235
Sundries, as per printed profit and loss account herewith.....	17,592	14	7
Aggregate cash expenditures during the year.....			43,827
			£246,824

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
Written during the year.....	£200,928,920		£24,772,965	
In force at the end of the year.....	54,748,023	£229,743	7,137,696	£194,169

AMERICAN BRANCH
COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENGLAND.

OFFICE U. S. BRANCH, 10 FINE STREET, NEW YORK CITY.
 Messrs. ALLIGER BROTHERS, *Managers*.
 [Incorporated September 28, 1861; commenced business January, 1871.]
 Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid..... \$1,250,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$400,000 00	\$451,750 00
Cash in the Company's principal office in U. S., \$2,889 92; do. in bank, \$14,802 88.....		17,142 45
Gross premiums in due course of collection.....		49,238 22
Bills receivable not matured, taken for fire, marine, or inland risks.....		1,900 00
Due from other companies for re-insurance on losses already paid.....		19,681 84
Items not admitted as available assets:		
Balances due from agents.....		\$29,192 75
Aggregate amount of all the available assets of the Company.....		\$580,922 11

LIABILITIES.

Amount of unpaid losses (of which \$1,958 50 are resisted).....	\$47,157 09
Re-insurance reserve at 50 per cent of gross premiums on fire risks running one year or less.....	\$249,184 27
Re-insurance at <i>pro rata</i> on fire risks running more than one year.....	96,176 48
Amount of reserve on all outstanding risks.....	265,346 70
Commissions, brokerage, and other charges due and to become due.....	7,886 74
Aggregate liabilities (except capital stock).....	\$588,569 53
Surplus as regards policy-holders.....	\$207,188 58

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$776,049 16
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	119,405 99
Net amount of cash actually received during the year for premiums.....	\$656,643 16
Aggregate cash income during the year.....	\$656,643 16

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$357,877 43
Deduct amounts actually received during the year for salvages, \$673 51; re-insurances, \$8,928 77.....	4,601 29
Net amount paid during the year for losses.....	\$352,176 15
Paid or allowed during the year for commissions and brokerage.....	98,495 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	41,321 88
Paid during the year for State, national, and local taxes, in this and other States.....	11,078 72
Aggregate cash expenditures during the year.....	\$503,577 29

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$22,800,683	\$201,726 90
Written during the year.....	67,876,811	811,448 12
Total.....	\$100,237,649	\$1,208,180 02
Deduct expirations.....	58,049,194	648,122 60
In force at the end of the year.....	\$42,188,455	\$500,057 32

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Deduct amount re-insured.....	\$2,817,185	\$32,185 91
Net amount in force.....	\$39,871,820	\$527,872 14
In force, not more than one year to run.....	\$25,968,491	\$484,898 54
More than one and not more than three years to run.....	1,868,904	22,832 98
More than three years to run.....	1,518,925	20,720 62
Net amount in force December 31, 1878.....	\$39,871,820	\$527,872 14

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$692,250 00
Premiums received.....	10,638 83
Losses paid on risks taken.....	7,900 75
Total losses incurred during the year in the State of Michigan, \$12,296 75.	

HAMBURG BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

[STATEMENT FROM HOME OFFICE OF CONDITION DEC. 31, 1878.]

HOME OFFICE, HAMBURG.

[Incorporated 1854; commenced business, January 1, 1855.]

WM. GOSSLER, *President.* ALFRED KLAUHOLD, *Managing Director.*
 Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Capital stock paid.....\$323,400 00.

ASSETS.

Loans on bond and mortgage of real estate (first Mon.).....		\$38,226 00
Value of lands mortgaged.....	\$100,181 81	
Buildings (insured for \$161,888 15).....	161,888 15	
Total value of mortgaged premises.....	\$261,519 96	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$240,000 00	\$278,600 00	
150 shares \$750 each of Norddeutsche Bank stock.....	80,818 00	41,740 16	
100 shares \$90 each of Vereins Bank stock.....	2,425 00	2,829 75	
Hamburg government bonds of 1866.....	7,762 00	8,882 58	
Hamburg loan bank bonds.....	20,218 00	18,797 63	
Count Henkel funded loan.....	1,617 00	1,617 00	
German Railroad bonds.....	84,998 00	72,876 93	
Norddeutsche Lloyd bonds.....	17,908 00	17,275 91	

Totals (carried out at market value).....	\$405,181 00	\$486,619 89	486,619 89
Cash in the company's principal office, \$1,888 86; do. in bank, \$208,477 11.....			204,860 44
Gross premiums in due course of collection.....			86,702 77
Bills of exchange, prime acceptances.....			104,644 09

Aggregate amount of all the available assets of the company.....\$871,058 79

LIABILITIES.

Amount of unpaid losses (of which \$3,274 18 are resisted).....	\$44,088 86	
Deduct re-insurance thereon.....	18,080 00	
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$245,908 10	25,957 76
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	19,119 96	

Amount of reserve on all outstanding risks.....	265,028 06
Cash dividends declared, due or to become due.....	84,689 87
Due and accrued for taxes and other assessments.....	715 45
Balance due re-insurance fund.....	69,649 78

Aggregate liabilities (except capital stock).....\$395,990 42

Surplus as regards policy-holders.....	\$475,068 87
Capital stock.....	823,400 00
Surplus over capital.....	\$151,668 87

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$607,870 95	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	286,788 86	
Net amount of cash actually received during the year for premiums.....		\$321,082 59
Interest received during the year on bonds and mortgages.....		25,948 62
Interest and dividends received on bonds and stocks, and from all other sources.....		
Received for calls on increased capital.....	\$151,700 00	
Aggregate cash income during the year.....		\$347,066 21

EXPENDITURES.

	<i>On Fire Risks.</i>	
Gross amount actually paid during the year for losses.....	\$289,789 65	
Deduct amounts actually received during the year for salvages and re-insurances...	177,950 07	
Net amount paid during the year for fire losses.....		\$104,789 58
Cash dividends actually paid during the year.....		26,725 78
Paid or allowed during the year for commissions and brokerage.....		95,949 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		46,707 95
Paid during the year for State, national, and local taxes in this and other States.....		8,844 48
Aggregate cash expenditures during the year.....		\$277,509 97

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$67,728,585	\$80,847 20
Written during the year.....	101,649,896	607,870 95
Total.....	\$169,378,481	\$908,718 15
Deduct expirations.....	80,605,518	455,297 47
In force at the end of the year.....	\$88,767,918	\$512,420 68
Deduct amount re-insured.....	89,158,764	221,624 15
Net amount in force.....	\$49,609,154	\$291,796 53
In force, not more than one year to run.....	\$44,170,473	\$270,192 06
More than one, and not more than three years to run.....	8,807,077	14,123 80
More than three years to run.....	1,681,605	7,481 67
Net amount in force December 31, 1873.....	\$49,609,154	\$291,796 53

AMERICAN BRANCH

HAMBURG BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

OFFICE U. S. BRANCH, CHICAGO.

[Incorporated 1854; commenced business January 1, 1855.]

WM. GOSSLER, *President.* - - - - - ALFRED KLAUHOLD, *Managing Director.*
Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Capital stock paid..... \$823,418 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$240,000 00	\$278,600	\$278,600 00
Cash deposited in bank.....			88,066 16
Gross premiums in due course of collection.....			84,065 18
Aggregate amount of all the available assets of the company.....			\$346,731 29

LIABILITIES.

Amount of unpaid losses (of which \$3,274 18 are resisted).....		\$14,474 18
Re-insurance reserve at 50 per cent of gross premiums on fire risks running one year or less.....	\$150,665 90	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	7,222 63	
Amount of reserve on all outstanding risks.....		157,888 53
Taxes and assessments.....		715 45
Aggregate liabilities (except capital stock).....		\$178,073 16
Surplus as regards policy-holders.....	\$167,648 13	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$378,790 84	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	81,440 14	
Net amount of cash actually received during the year for premiums.....		\$342,850 70
Interest received during the year on bonds and mortgages.....		6,582 27
Interest and dividends received on bonds and stocks, and from all other sources.....		1,465 77
Income from all other sources, viz., rents.....		29 45
Aggregate cash income during the year.....		\$350,858 19

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$156,949 26
Paid or allowed during the year for commissions and brokerage.....	70,180 99
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	4,746 71
Paid during the year for State, national, and local taxes, in this and other States.....	8,844 48
Furniture, fixtures, etc., \$3,129 00; printing, advertising, stationery, etc., \$14,848 14.....	17,972 14
Aggregate cash expenditures during the year.....	\$254,448 58

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$14,594,456	\$193,034 22
Written during the year.....	82,268,698	878,790 84
Total.....	\$46,863,154	\$565,815 06
Deduct expirations.....	23,679,090	255,888 37
In force at the end of the year.....	\$23,184,264	\$310,481 69
Deduct amount re-insured.....	182,900	964 67
Net amount in force.....	\$23,001,364	\$309,467 02
In force, not more than one year to run.....	\$22,894,810	\$301,881 81
More than one and not more than three years to run.....	548,687	6,979 84
More than three years to run.....	63,417	1,103 87
Net amount in force December 31, 1873.....	\$23,001,364	\$309,467 02

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$370,925 00
Premiums received.....	10,618 58
Losses paid on risks taken.....	1,256 43
Total losses incurred during the year in the State of Michigan, \$1,656 43.	

AMERICAN BRANCH
IMPERIAL FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

OFFICE, 44 PINE ST., NEW YORK
 [Incorporated 1868; commenced business 1868.]

E. W. CROWELL, *Resident Manager.* - - - E. M. ARCHIBALD, *Chairman Local Board.*
 Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid..... £700,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
United States bonds.....	\$587,000 00	\$573,730 00
Virginia State bonds.....	86,800 00	81,876 00
Alabama State bonds.....	10,800 00	5,000 00
Tennessee State bonds.....	20,800 00	16,000 00
South Carolina State bonds.....	20,000 00	4,800 00

Totals (carried out at market value).....	\$728,000 00	\$731,006 66	\$731,006 66
Cash in the company's principal office, \$4,044 15; do. in bank, \$76,680 97.....			80,725 12
Gross premiums in due course of collection.....			90,882 86
Bills receivable, not matured, taken for fire, marine, or inland risks.....			1,783 48
All other property belonging to the company.....			680 00

Aggregate amount of all the available assets of the company..... **\$964,496 64**

LIABILITIES.

Amount of unpaid losses (of which \$25,154 00 are resisted).....		\$74,909 33
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$414,056 14	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	80,180 68	

Amount of reserve on all outstanding risks.....	308,196 77
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,886 67

Aggregate liabilities (except capital stock).....	\$579,092 77
Surplus as regards policy-holders.....	\$385,488 87

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,298 469 68
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	238,918 07
Net amount of cash actually received during the year for premiums.....	\$974,551 76
Interest and dividends received on bonds and stocks, and from all other sources.....	1,868 02
Bills receivable during the year for premiums remaining unpaid.....	\$1,782 48
Received from Home office, London.....	173,423 08

Aggregate cash income during the year..... **\$976,434 76**

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$352,268 06
Deduct amounts actually received during the year for salvages and re-insurances.....	22,894 80
Net amount paid during the year for losses.....	\$329,373 76
Paid or allowed during the year for commissions and brokerage.....	189,677 81
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	100,960 52
Paid during the year for State, national, and local taxes in this and other States.....	86,052 01
Exchange, telegrams, postages, advertising, express charges, etc.....	90,445 04

Aggregate cash expenditures during the year..... **\$1,296,508 64**

MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....		\$116,730,119 17	\$1,364,897 79
Written during the year, gross.....		109,681,583 86	1,304,119 92
Total.....		\$226,001,646 03	\$2,671,017 71

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Deduct expirations	\$114,098,182 10	\$1,558,928 79
In force at the end of the year.....	\$82,508,518 98	\$1,017,088 92
Deduct amount re-insured.....	1,099,281 66	10,715 87
Net amount in force.....	\$81,404,238 27	\$1,006,373 55
In force, not more than one year to run.....	\$68,041,288 06	\$828,118 29
More than one and not more than three years to run.....	10,022,249 48	188,695 95
More than three years to run.....	8,340,740 81	44,565 81
Net amount in force December 31, 1878.....	\$81,404,238 27	\$1,006,373 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$2,898,554 00
Premiums received.....	27,279 98
Losses paid on risks taken.....	44,509 62
Total losses incurred during the year in the State of Michigan, \$81,876 92.	

AMERICAN BRANCH
LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

OFFICE, 36 PINE ST., NEW YORK.
[Incorporated June, 1852; commenced business June, 1852.]
JOSEPH L. LORD, *Resident Manager.*
Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid..... \$780,700 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$300,000 00	\$344,500 00	\$344,500 00
Cash deposited in bank.....			46,138 28
Gross premiums in due course of collection.....			84,884 11

Aggregate amount of all the available assets of the company..... \$425,457 89.

LIABILITIES.

Amount of unpaid losses (of which \$7,950 00 are retained).....	\$21,594 61
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	300,154 43
Taxes and assessments, 1,600 00; commissions, brokerage, and other charges due and to become due, \$8,000.....	4,000 00

Aggregate liabilities (except capital stock)..... \$225,658 48.

Surplus as regards policy-holders..... \$199,798 96

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$588,850 02
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	99,676 18
Net amount of cash actually received during the year for premiums.....	\$484,173 89
Aggregate cash income during the year.....	\$484,173 89

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$308,828 28
Paid or allowed during the year for commissions and brokerage.....	75,286 16
Paid during the year for State, national, and local taxes in this and other States.....	6,895 16
All other payments and expenditures.....	10,141 84
Aggregate cash expenditures during the year.....	\$399,554 60

<i>Risks and Premiums.</i>	MISCELLANEOUS.	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....		\$30,462,067	\$330,564 85
Written during the year.....		48,805,642	588,850 52
Total.....		\$79,267,709	\$919,414 87
Deduct expirations.....		41,906,886	464,105 52
In force at the end of the year.....		\$37,361,823	\$400,308 85
Net amount in force Dec. 31, 1873.....		\$37,361,823	\$400,308 85

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$650,988 00
Premiums received.....	11,219 59
Losses paid on risks taken.....	2,091 96
Total losses incurred during the year in the State of Michigan, \$2,091 96.	

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

[STATEMENT FROM HOME OFFICE OF CONDITION DEC. 31, 1873.]

HOME OFFICE. No. 1 DALE ST., LIVERPOOL.

[Incorporated May, 1836; commenced business June, 1836.]

THOMAS BROCKLEBAND, *President.* - - - - - HENRY THOMSON, *Secretary.*

CAPITAL.

Capital stock paid..... \$1,228,200 00.

ASSETS.

Real estate.....	\$2,874,258 56
Loans on bond and mortgage of real estate (first liens).....	4,793,458 56

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
London & North-western Railway ordinary stock.....	\$44,477 50	\$68,884 55
London & North-western Railway preferred stock.....	7,500 00	8,737 50
South-eastern Railway preferred stock.....	876,100 00	477,647 00
South-eastern Railway 4½ per cent consolidated preference stock.....	25,000 00	25,625 00
South-eastern Railway 5 per cent Charing Cross preference stock.....	50,000 00	56,000 00
South-eastern Railway 5 per cent preference stock, 1864.....	5,000 00	5,600 00
Midland Railway 5 per cent preference stock.....	50,000 00	57,500 00
North-eastern Railway 5 per cent preference stock.....	180,000 00	185,200 00
North-eastern Railway 6 per cent Darlington stock.....	80,000 00	40,650 00
North-eastern Railway 5 per cent preference shares.....	25,680 00	32,265 00
Great Western Railway 5 per cent consolidated preference stock.....	806,625 00	844,614 88
North British Railway 4 per cent consolidated preference No. 2 stock.....	86,250 00	80,450 00
London & South-western 5 per cent preference stock.....	150,000 00	171,000 00
Furness 6 per cent preference stock.....	50,000 00	64,500 00
Furness 8 per cent preference stock.....	21,500 00	25,260 00
Great Eastern 4½ per cent preference stock.....	110,000 00	99,825 00
Great Northern 5 per cent permanent preference, 1864, stock.....	21,700 00	24,738 00
Great Northern 5 per cent irredeemable preference stock.....	7,500 00	8,550 00
Brecon & Merthyr 5 per cent A debenture stock.....	42,500 00	42,500 00
Potteries, Shrewsbury & North Wales 5 per cent debenture stock.....	7,500 00	7,500 00
Mold & Denbigh perpetual B debenture stock.....	6,250 00	6,250 00
North Staffordshire 5 per cent preference stock.....	128,870 00	216,165 00
Manchester, Sheffield & Lincolnshire 4½ per cent preference stock.....	105,000 00	112,675 00
Manchester, Sheffield & Lincolnshire 3,000 £10, 5 per cent redeemable preference shares.....	150,000 00	157,500 00
Cambrian 5 per cent debenture (or pre-preference) stock.....	45,000 00	46,125 00
Midland 3,000 £16, 5 per cent preference shares (£4 paid).....	60,000 00	97,500 00
Cambrian ordinary capital (inland).....	8,625 00	997 66
Cambrian debenture stock, No. 2.....	87,675 00	78,207 50
Cambrian debenture stock, No. 4.....	15,795 00	12,686 00
Cambrian preference capital, 1864, coast.....	5,800 00	1,500 00

	Par Value.	Market Value.
Cambrian preference capital, 1865, coast.....	\$555 00	\$188 75
Cambrian ordinary capital, coast.....	1,740 00	348 00
Cambrian 5 per cent preference stock, 1868, coast.....	15,000 00	5,250 00
Cambrian 5 per cent preference stock, 1864, coast.....	110,000 00	88,000 00
Cambrian ordinary stock, coast.....	67,500 00	18,500 00
Brecon & Merthyr debenture C stock.....	2,290 00	1,608 00
Brecon & Merthyr ordinary stock.....	885 00	177 00
Brecon & Merthyr 5 per cent preference stock.....	85,000 00	34,000 00
Brecon & Merthyr 5 per cent debenture B stock.....	62,285 00	49,328 00
Brecon & Merthyr 5 per cent consolidated preferred stock.....	55,000 00	22,000 00
Brecon & Merthyr debenture A stock.....	9,910 00	9,910 00
Kingston & Eardisley 41 £10 ordinary shares.....	2,050 00	205 00
Shrewsbury & Hereford 6 per cent rent charge stock.....	89,550 00	58,001 00
South-eastern ordinary preference stock.....	90,000 00	114,800 00
Great Eastern debenture, 1867, stock.....	215,000 00	249,400 00
Great Eastern 5 per cent debenture A stock.....	100,000 00	116,500 00
Great Western 5 per cent debenture stock.....	125,000 00	150,625 00
Great Western rent charge stock.....	126,800 00	145,590 00
South Devon rent charge stock.....	168,750 00	189,000 00
London & North-western 5 per cent preferred stock.....	4,250 00	4,875 00
South-eastern preferred debenture stock.....	49,500 00	59,647 50
London, Chatham & Dover arbitration debenture stock.....	168,540 00	170,899 00
London, Chatham & Dover arbitration preference stock.....	5,410 00	8,460 00
London, Chatham & Dover ordinary stock.....	5,410 00	1,245 00
Metropolitan district 6 per cent perpetual debenture stock.....	125,000 00	158,667 81
Great Eastern Railway debentures.....	178,800 00	178,800 00
North-eastern Railway debentures.....	20,000 00	20,000 00
Great Western Railway debentures.....	10,000 00	10,000 00
London & Blackwall Railway debentures.....	75,000 00	75,000 00
Metropolitan Railway debentures.....	125,000 00	125,000 00
Ipswich Dock Company's bonds.....	67,500 00	67,500 00
Wear Navigation and Sunderland Dock bonds.....	100,000 00	100,000 00
Grand Junction water-works bonds.....	25,000 00	25,000 00
Mersey Dock and Harbor Boards bonds.....	776,000 00	774,507 00
Trust & Loan Company of Upper Canada bonds.....	50,000 00	50,000 00
Great Eastern Railway debentures.....	25,000 00	27,004 88
Mersey Steel & Iron Company's debentures.....	250,000 00	250,625 00
Birkenhead gas and water bonds.....	12,500 00	12,688 71
British government annuities.....	8,981 75	8,981 75
West Hardlepool preference shares.....	90,000 00	64,488 18
Totals (carried out at market value).....	\$5,602,764 25	\$5,582,848 71
Loans made by the company, other than above, on life policies, \$289,466 25; on annuities, life interests, and reversions, \$207,821 90, and on railway debentures, \$361,682 10.....		\$5 882,846 71
Cash in company's principal office in Liverpool, \$39 73; and in bank, \$373,818 08.....		958,920 25
Interest due and accrued on mortgages and other securities.....		878,350 61
* Gross premiums in due course of collection.....		125,528 88
Annuities, life, and reversionary interests purchased by the company.....		678,901 40
Rents due and accrued, \$284 92; property in the hands of trustees abroad who are required to make periodically a return of their entire indebtedness with a certificate that they are fully secured.....		1,024,289 14
Items not admitted as available assets:		5,164,406 55
Office furniture and sundries.....	\$21,089 50	
Aggregate amount of all the available assets of the company.....		\$22,228,912 85
Deduct 4/5 liabilities.....		12,828,286 85
Aggregate fire assets.....		\$9,900,626 00
LIABILITIES.		
Net amount of unpaid losses.....		\$410,125 00
Re-insurance reserve at 50 per cent of premiums on risks not terminated.....		2,678,216 40
Reclaimable by insured on perpetual policies.....		812,167 88
Cash dividends declared, due or to become due.....		8,566 72
Due Globe annuitants.....		4,185,500 00
Sundry working accounts.....		791,088 86
Re-insurance fund and all other liabilities, except capital, under the life insurance or any other special department (carried inside).....	\$12,828,286 85	
Aggregate liabilities (except capital stock).....		\$8,260,759 91
Surplus as regards policy-holders.....	\$1,689,866 09	
Capital stock.....	1,225,200 00	
Surplus over capital.....	\$411,666 09	
INCOME.		
Gross amount of cash received during the year for premiums.....	On Fire Risks.	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	\$6,111,215 58	
	267,550 71	
Net amount of cash actually received during the year for premiums.....		\$5,843,664 87

* A large proportion of the fire premiums of the United Kingdom is paid quarterly. This account is made up immediately after the close of one of the quarters (Christmas), when there has been no time for remittances from agents to be received, hence the amount of this item.

Interest received during the year on bonds and mortgages; interest and dividends received on bonds and stocks, and from all other sources, (excluding all interest credited to life department)	\$287,657 98
Deposit premiums received for perpetual fire risks (carried inside)	\$20,270 20
Aggregate cash income during the year	\$3,181,222 65

EXPENDITURES.

Net amount paid during the year for fire losses	\$2,738,524 19
Paid or allowed during the year for commissions and brokerage, and all other payments, excluding all expenses charged to life department; paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	1,587,735 81
Paid during the year for State, national, and local taxes, in this and other States	50,269 64
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)	\$19,728 56
Aggregate cash expenditures during the year	\$4,346,579 64

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872	\$1,450,800,270	\$5,391,577 98
Written during the year	1,411,942,860	6,111,215 58
Total	\$2,862,743,150	\$11,502,793 51
Deduct expirations	1,271,300,775	5,878,619 00
In force at the end of the year	\$1,591,442,375	\$5,624,173 51
Deduct amount re-insured	75,417,030	287,580 71
Net amount in force December 31, 1873	\$1,516,024,745	\$5,336,592 80

AMERICAN BRANCH

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

OFFICE IN U. S., 45 WILLIAM ST., NEW YORK.

[Incorporated 1885; commenced business in U. S., 1851.]

ALFRED PELL, *Resident Manager.* JAMES E. PULSFORD, *Resident Secretary.*
Attorney for Michigan, GEORGE P. SANFORD, of Lansing.

CAPITAL.

Capital stock paid	\$1,958,760 00.
--------------------	-----------------

ASSETS.

Real estate	\$484,000 00
Loans on bond and mortgage of real estate (first liens)	1,028,400 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds	\$1,065,000 00	\$1,208,100 00	1,228,100 00
South Carolina State bonds	20,000 00	4,000 00	2,228 63
Alabama State bonds	10,000 00	5,000 00	228,184 22
Mississippi warrants	20,000 00	16,000 00	204,228 22
Totals (carried out at market value)	\$1,115,000 00	\$1,228,100 00	18,622 51
Loans made by the company, other than above, on life policy as collateral			
Cash deposited in bank			
Gross premiums in due course of collection			
Bills receivable not matured, taken for fire, marine, or inland risks			
Aggregate amount of all the available assets of the company			\$3,286,485 81

LIABILITIES.

Amount of unpaid losses (of which \$181,194 17 are resisted).....	\$281,194 17
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$1,298,878 85
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	215,061 84
Amount of reserve on all outstanding risks.....	1,508,885 19
Reclaimable by insured on perpetual policies.....	812,167 86
Re-insurance fund and all other liabilities, except capital, under the life insurance or any other special department.....	114,760 73
Commissions, brokerage, and other charges due and to become due.....	70,796 66
Aggregate liabilities (except capital stock).....	\$2,287,854 60
Surplus as regards policy-holders.....	\$1,095,814 21

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$3,524,810 08
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	896,988 25
Net amount of cash actually received during the year for premiums.....	\$3,127,871 83
Interest received during the year on bonds and mortgages.....	112,198 95
Income from all other sources, viz., rents, \$37,187 55; life premiums, \$30,890 89.....	57,507 94
Aggregate cash income during the year.....	\$3,297,578 72

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$2,000,196 40
Deduct amounts actually received during the year for salvages and reinsurances....	19,909 05
Net amount paid during the year for losses (of which \$488,588 86 belonged to prior years)...	\$1,980,284 85
Paid or allowed during the year for commissions and brokerage.....	487,171 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	188,414 44
Paid during the year for State, national, and local taxes, in this and other States.....	44,246 85
Life expenditures.....	95,944 45
Printing, stationery, legal expenses, and all other expense charges.....	181,298 51
Aggregate cash expenditures during the year.....	\$2,974,269 99

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$278,840,481	\$3,281,761 68
Written during the year.....	848,865,416	8,524,810 08
Total.....	\$627,384,847	\$6,756,571 76
Deduct expirations.....	414,190,091	3,775,660 96
In force at the end of the year.....	\$213,114,156	\$2,980,910 80
Deduct amount re-insured.....	9,711,393	74,114 10
Net amount in force.....	\$203,402,874	\$2,906,796 70
In force, not more than one year to run.....	\$177,084,955	\$2,565,427 00
More than one and not more than three years to run.....	11,577,566	181,596 66
More than three years to run.....	6,922,797	127,158 54
Perpetual risks in force and interest premiums.....	7,867,686	22,519 70
Net amount in force December 31, 1873.....	\$208,402,874	\$2,906,796 70

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$2,556,377 00
Premiums received.....	85,220 08
Losses paid on risks taken.....	8,309 50
Total losses incurred during the year in the State of Michigan, \$22,628 84.	

AMERICAN BRANCH
LONDON ASSURANCE CORPORATION,
LONDON, ENGLAND.

OFFICE IN U. S., No. 88 WALL ST., NEW YORK.
(Incorporated A. D. 1720; commenced business in U. S. June, 1872.)
Messrs. FRAME, HARE & LOCKWOOD, *Resident Managers.*
Attorney for Michigan, JOHN G. ERWIN of Detroit.

CAPITAL.

Capital stock paid.....\$2,241,375 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$450,000 00	\$525,900 00	\$525,900 00
Cash deposited in bank.....			85,238 27
Aggregate amount of all the available assets of the company.....			\$561,138 27

LIABILITIES.

Amount of unpaid losses.....		\$8,000 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$167,728 70	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	77,844 06	
Amount of reserve on all outstanding risks.....		245,067 76
Aggregate liabilities (except capital stock).....		\$258,067 76
Surplus as regards policy-holders.....	\$308,070 51	

INCOME.

	<i>On Fire Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$484,094 13	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	66,105 48	
Net amount of cash actually received during the year for premiums.....		\$494,988 65
Interest and dividends received on bonds and stocks, and from all other sources.....		4,209 08
Aggregate cash income during the year.....		\$499,247 68

EXPENDITURES

Gross amount actually paid during the year for losses.....	\$215,488 81	
Deduct amounts actually received during the year for salvages and re-insurances.....	5,124 78	
Net amount paid during the year for losses.....		\$210,329 08
Paid or allowed during the year for commissions and brokerage.....		49,708 42
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		73,504 82
Paid during the year for State, national, and local taxes, in this and other States.....		15,373 21
General expenses of management.....		45,001 18
Aggregate cash expenditures during the year.....		\$356,601 66

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$30,659,181 37	\$291,736 54
Written during the year.....	47,573,897 91	424,968 65
Total.....	\$78,233,079 18	\$716,725 19
Deduct expirations.....	89,916,735 17	273,784 52
Net amount in force.....	\$88,315,294 01	\$487,940 67
In force, not more than one year to run.....	81,500,594 88	235,457 40
More than one and not more than three years to run.....	8,023,512 68	39,408 01
More than three years to run.....	8,726,187 00	66,080 26
Net amount in force Dec. 31, 1873.....	\$88,315,294 01	\$487,940 67

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire risks taken.....		<i>Fire Risks.</i>
Premiums received.....		\$780,140 00
Losses paid on risks taken.....		8,565 78
Total losses incurred during the year in the State of Michigan, \$8,141 44.		8,141 44

AMERICAN BRANCH

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

OFFICE, 119 AND 114 BROADWAY, N. Y.

[Incorporated 1809; commenced business in United States December, 1866.]

CHARLES E. WHITE *Manager.*

Attorney for Michigan, NELSON B. JONES, of Lansing.

CAPITAL.

Capital stock paid, gold..... \$1,250,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$1,000,000 00	\$1,221,730 00	
Illinois coupon bonds.....	18,000 00	17,100 00	
Alabama coupon bonds.....	10,000 00	6,000 00	
South Carolina registered bonds.....	20,000 00	5,000 00	
Tennessee funded bonds.....	20,000 00	12,200 00	
Tennessee coupon bonds.....	6,000 00	3,600 00	
Virginia consol registered bonds.....	37,800 00	18,650 00	
Virginia deferred certificates.....	18,700 00	2,087 00	
Totals (carried out at market value).....	\$1,190,000 00	\$1,226,897 00	\$1,226,897 00
Cash in the company's principal office, \$300 98; do. in bank, \$318,688 86.....			318,948 29
Gross premiums in due course of collection.....			86,778 22
Items not admitted as available assets:			
Bills receivable.....		\$2,711 06	
Office furniture.....		7,968 25	
		\$10,694 81	

Aggregate amount of all the available assets of the company..... \$1,637,118 51

LIABILITIES.

Amount of unpaid losses (of which \$31,700 00 are resisted).....	\$76,278 55
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$429,597 92
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	170,508 65
Amount of reserve on all outstanding risks.....	800,101 57
Aggregate liabilities (except capital stock).....	\$876,975 12
Surplus as regards policy-holders.....	\$760,788 89

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,648,091 02
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	227,089 75
Net amount of cash actually received during the year for premiums.....	\$1,421,051 27
Interest and dividends received on bonds and stocks, and from all other sources.....	81,296 81
Premium on gold sold.....	3,210 68
Aggregate cash income during the year.....	\$1,505,548 71

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$298,818 85 belonged to prior years)....	\$346,193 85
Paid or allowed during the year for commissions and brokerage.....	905,177 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	104,578 39
Paid during the year for State, national, and local taxes, in this and other States.....	80,700 18
All other payments and expenditures.....	105,069 16
Amount remitted to Home office.....	\$196,986 68

Aggregate cash expenditures during the year..... \$1,894,786 80

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$144,208,843	\$1,709,590 81
Written during the year.....	146,719,544	1,648,091 03
Total.....	\$290,928,386	\$3,357,681 83
Deduct expirations.....	178,984,899	1,814,312 23
In force at the end of the year.....	\$111,943,487	\$1,543,369 61
Net amount in force.....	\$111,943,487	\$1,543,369 61
In force, not more than one year to run.....	\$91,887,099	\$1,250,195 86
More than one and not more than three years to run.....	11,896,850	146,980 90
More than three years to run.....	9,156,588	187,241 85
Net amount in force Dec. 31, 1873.....	\$111,943,487	\$1,543,369 61

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$3,359,410 00
Premiums received.....	61,670 24
Losses paid on risks taken.....	42,699 42
Total losses incurred during the year in the State of Michigan, \$46,301 90.	

QUEEN INSURANCE COMPANY,

ENGLAND.

(STATEMENT FROM HOME OFFICE OF CONDITION DEC. 31, 1873.)

HOME OFFICE, LIVERPOOL.

[Incorporated August, 1858; commenced business August, 1859.]

JAMES MONCRIEFF WILSON, *Manager.* - - THOMAS WALTON THOMSON, *Sub Manager.*
Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid..... \$950,098 83.

ASSETS.

Real estate.....	\$668,830 23
Loans on bond and mortgage of real estate (first liens).....	621,078 26
Interest accrued on said mortgage loans.....	8,856 04
Value of lands mortgaged, buildings (insured for \$604,599 88).....	
Total value of mortgaged premises.....	\$1,198,764 08

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Cost Value.</i>
United States bonds.....	\$730,000 00	\$762,459 06
Alabama bonds.....	10,000 00	5,173 11
Canadian 5 per cent bonds.....	22,500 00	55,000 00
New Dominion 6 per cent bonds.....	100,000 00	106,666 66
Birkenhead Gas and Water bonds.....	15,000 00	16,000 00
City of Melbourne 6 per cent bonds.....	25,000 00	27,250 83
City of Geelong 6 per cent bonds.....	10,000 00	10,666 67
City of Dunedin 7 per cent bonds.....	6,000 00	6,703 00
British Government 3 per cent consols.....	25,000 00	24,334 29
Bombay, Baroda & Central India Railway stock.....	25,000 00	27,674 00
Great Indian Peninsula Railway stock.....	25,000 00	23,411 88

	<i>Par Value.</i>	<i>Market Value.</i>
Great Western Railway pref. 5 per cent stock.....	\$50,000 00	\$59,493 92
Great Western of Canada Railway 5 per cent debentures.....	55,000 00	82,531 75
Dutch Rhenish Railway Co's 4 per cent bonds.....	80,000 00	26,540 00
London, Brighton & South Coast Railway Co's 5 per cent debentures,	70,000 00	79,947 51

Totals (carried out at market value).....\$1,219,000 00 \$1,290,101 48 \$1,290,101 48

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS
COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
London and North Western Railway stock.....	\$10,125 00	\$12,785 00	\$12,266 06
North Eastern Railway consols.....			
Great Western of Canada Railway shares.....			
Great Western of Canada Railway shares.....			
Pullman Palace Car Co's bonds.....	51,250 00	45,000 00	87,538 83
Vermont Central Railway Co's bonds. Richellen Co's	30,000 00	30,000 00	26,666 67
bonds, short loan, since paid off.....			42,666 67
London & North Western Railway stock.....	7,600 00	11,275 00	9,366 67
Manchester, Sheffield & Lancashire Railway stock.....	20,000 00	15,800 00	8,000 00
Great Western of Canada Railway shares.....	8,075 00	9,700 00	1,600 00

Totals (carried out at amount loaned).....\$132,110 00 \$118,160 00 \$188,400 00 188,400 00

Loans made by company, other than above, on mortgage, etc., of reversions, etc., \$68,562 18; life policies, \$49,700 37.....				118,262 50
Cash in the company's principal office, \$1,675 54; do. in bank, \$127,647 67.....				129,323 21
Interest due and accrued on stocks, not included in "market value".....				17,854 76
Interest due and accrued on collateral loans.....				
Gross premiums in due course of collection.....				214,992 46
Rents due and accrued, \$18,562 24; due from other companies for re-insurance on losses already paid, \$25,887 88.....				39,420 07
Items not admitted as available assets:				
Personal security with collaterals.....			\$52,870 83	
Furniture at chief and branch offices.....			14,682 04	
			\$67,002 86	

Aggregate amount of all the available assets of the company.....\$3,289,558 95

Deduct life liabilities.....1,188,907 75

Aggregate fire assets.....\$2,108,246 20

LIABILITIES.

Amount of unpaid losses (of which \$17,137 18 are resisted).....	\$216,647 91	
Deduct re-insurance thereon.....	84,251 75	\$180,896 18
* Re-insurance reserve at 100 per cent of premiums on fire risks running one year or less.....		\$629,652 54
Cash dividends declared, due or to become due.....		640 54
Due and accrued for salaries, rent, advertising, or agency expenses.....		22,731 96
Due and to become due to other offices for re-insurances.....		171,975 47
Foreign drafts not yet matured.....		18,658 84
Aggregate liabilities (except capital stock).....		\$1,018,980 48
Surplus as regards policy-holders.....	\$1,084,265 72	

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,929,127 16
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	354,995 92
Net amount of cash actually received during the year for premiums.....	\$1,574,131 24
Interest received during the year on bonds and mortgages.....	94,275 88
Interest and dividends received on bonds and stocks, and from all other sources, rents, etc.....	
Transfer fees, \$145 34; premium on shares allotted, \$42 00.....	187 84
Received for calls on capital, \$100 00.....	

Aggregate cash income during the year.....\$1,668,594 46

EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid during the year for losses.....	\$1,061,541 27
Re-insurances.....	186,913 85
Net amount paid during the year for losses.....	\$864,627 92
Cash dividends actually paid during the year.....	47,954 66

* Act 149 of 1873, provides that when the re-insurance reserve computed at "fifty per cent of the premiums received on all unexpired risks that have less than one year to run and a *pro rata* of all premiums received on risks that have more than one year to run" * * is less than forty per cent of all the premiums received during the year, the re-insurance reserve in such case shall be the whole of the premiums received on all unexpired risks.

Paid during the year for salaries, fees, and all other charges and of officers, clerks, agents, all other employes.....	\$230,599 94
All other payments and expenditures.....	164,235 85
Aggregate cash expenditures during the year.....	\$1,316,307 77

<i>Risks and Premiums.</i>	MISCELLANEOUS.	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....		\$149,798,688	\$566,788 40
Written during the year.....		439,029,344	1,929,127 15
Total.....		\$588,828,032	\$2,495,915 55
Deduct expirations.....		869,264,087	1,511,217 10
In force at the end of the year.....		\$226,568,995	\$294,648 45
Deduct amount re-insured.....		81,259,568	354,995 90
Net amount in force Dec. 31, 1873.....		\$145,304,427	\$629,652 55

AMERICAN BRANCH

QUEEN FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

OFFICE, 216 BROADWAY, NEW YORK.

WM. H. ROSS, *Manager.*

Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid..... \$399,000 00.

ASSETS.

* STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$720,000 00	\$589,700 00	
Alabama 5 per cent certificates.....	10,000 00	7,000 00	
Totals (carried out at market value).....	\$730,000 00	\$596,700 00	\$846,700 00
Cash deposited in bank.....			50,902 16
Interest due and accrued on stocks, not included in "market value".....			858 88
Gross premiums in due course of collection.....			22,743 50
Items not admitted as available assets:			
Office furniture.....		\$2,830 18	
Aggregate amount of all the available assets of the company.....			\$920,737 99

LIABILITIES.

Amount of unpaid losses (of which \$14,328 87 are resisted).....	\$55,641 28
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$477,235 46
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	56,608 31
Amount of reserve on all outstanding risks.....	585,888 77
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,883 33
Commissions, brokerage, and other charges due and to become due.....	3,411 32
Aggregate liabilities (except capital stock).....	\$596,234 70
Surplus as regards policy-holders.....	\$324,518 29

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$1,254,178 49
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums..	142,689 48
Net amount of cash actually received during the year for premiums.....	\$1,111,584 01
Interest and dividends received on bonds and stocks, and from all other sources.....	17,778 02
Aggregate cash income during the year.....	\$1,129,362 03

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$73,604 88 belonged to prior years)....	\$595,473 78
Paid or allowed during the year for commissions and brokerage.....	164,580 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	86,845 58
Paid during the year for State, national, and local taxes in this and other States.....	29,936 59
General expenses.....	35,511 24
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$12,775 25
Aggregate cash expenditures during the year.....	\$861,897 81

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1873.....	\$70,144,794	\$513,704 41
Written during the year.....	106,864,908	1,290,413 52
Total.....	\$176,508,997	\$2,104,167 93
Deduct expirations.....	95,707,396	1,028,173 06
In force at the end of the year.....	\$80,801,601	\$1,075,995 87
Deduct amount re-insured.....	284,708	4,818 82
Net amount in force.....	\$80,516,898	\$1,071,677 55
In force, not more than one year to run.....	\$71,220,194	\$964,470 98
More than one, and not more than three years to run.....	6,087,766	79,878 16
More than three years to run.....	3,258,938	87,888 46
Net amount in force December 31, 1878.....	\$80,516,898	\$1,071,677 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine, and inland risks taken.....	\$1,848,407 00
Premiums received.....	24,558 71
Losses paid on risks taken.....	84,271 12
Total losses incurred during the year in the State of Michigan, \$87,679 20	

AMERICAN BRANCH

ROYAL INSURANCE COMPANY,

LIVERPOOL AND LONDON, ENGLAND.

HOME OFFICE, LIVERPOOL.

[Incorporated 1845; commenced business 1845.]

JOHN H. McLAREN, *Manager.* - - - - - DIGBY JOHNSON, *Assistant Secretary.*
 Attorneys for Michigan, VERNOR Brothers, of Detroit.

CAPITAL.

Capital stock paid..... \$1,445,475 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$1,250,000 00	\$1,429,897 50	
Alabama 8 per cent bonds.....	10,000 00	5,000 00	
Totals (carried out at market value).....	\$1,260,000 00	\$1,434,897 50	\$1,434,897 50
Cash deposited in bank.....			70,896 75
Interest due and accrued on stocks not included in "market value".....			82,674 98
Gross premiums in due course of collection.....			289,774 90
Aggregate amount of all the available assets of the company.....			\$1,827,984 08

LIABILITIES.

Amount of unpaid losses (of which \$55,881 08 are resisted).....	\$174,187 80
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$864,780 18
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	287,828 48
Amount of reserve on all outstanding risks.....	1,124,068 66
Reclaimable by insured on perpetual policies.....	19,578 02
Commissions, brokerage, and other charges due and to become due.....	19,409 21
Re-insurance fund and all other liabilities, except capital, under the life insurance or any other special department.....	\$114,375 00
Aggregate liabilities (except capital stock).....	\$1,887,229 29
Surplus as regards policy-holders.....	\$490,754 79

INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received during the year for premiums.....	\$2,822,058 07
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	259,456 06
Net amount of cash actually received during the year for premiums.....	\$2,062,596 01
Interest and dividends received on bonds and stocks, and from all other sources.....	69,000 00
Deposit premiums received for perpetual fire risks (carried inside).....	\$988 09
Aggregate cash income during the year.....	\$2,181,594 01

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$241,812 57 belonged to prior years)...	\$1,837,926 94
Paid or allowed during the year for commissions and brokerage; paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees; paid during the year for State, national, and local taxes, in this and other States.....	444,719 01
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside).....	\$4,067 70
Aggregate cash expenditures during the year.....	\$1,781,945 95

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Written during the year.....	\$172,181,810 06	\$2,245,888 80
In force at the end of the year.....	\$149,678,024 89	\$2,185,818 21
Deduct amount re-insured.....	2,065,486 25	25,869 33
Net amount in force.....	\$147,607,588 64	\$2,159,448 88
In force, not more than one year to run.....	\$128,856,889 67	\$1,778,480 86
More than one and not more than three years to run.....	17,456,620 00	204,155 21
More than three years to run.....	657,125 75	112,871 56
Perpetual risks in force and interest premiums.....	687,103 23	16,926 75
Net amount in force December 31, 1878.....	\$147,607,588 64	\$2,159,448 88

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>
Fire, marine and inland risks taken.....	\$2,252,478 99
Premiums received.....	45,866 25
Losses paid on risks taken.....	22,428 10
Total losses incurred during the year in the State of Michigan, \$22,428 10.	

SCOTTISH COMMERCIAL INSURANCE COMPANY,

GLASGOW, SCOTLAND.

(STATEMENT FROM HOME OFFICE OF CONDITION DECEMBER 31, 1878.)

HOME OFFICE, GLASGOW.

[Incorporated August 8, 1865; commenced business August 14, 1865.]

ALEXANDER CRUM, *Chairman.* - - - FREDERICK J. HALLOWS, *Secretary and Manager.*
Attorney for Michigan, IRA WOODSTOCK, of Detroit.

CAPITAL.

Capital stock paid.....\$400,000 00.

ASSETS.

Real estate.....	\$35,112 94
Loans on bond and mortgage of real estate (first liens).....	58,940 89
Value of lands mortgaged.....	
Buildings.....	\$78,587 55

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Cost Value.	
United States bonds.....	\$385,000 00	\$358,007 87	
North British Railway Co. No. 1 preference stock.....	1,000 00	900 29	
No. 2 preference stock.....	7,500 00	6,981 25	
Consolidated lien.....	1,787 50	1,489 00	
Madras Railway Co. 5 per cent capital stock.....	5,000 00	5,450 00	
Caledonia Railway Co., Scottish Midland stock.....	2,000 00	2,788 68	
Colombo Gas and Water Co. bond.....	2,500 00	2,500 00	
City and Suburban Gas Co. annuities.....	750 00	1,508 68	
Totals (carried out at cost value).....	\$355,587 50	\$374,186 77	874,180 77

STOCKS, BONDS, AND OTHER SECURITIES (EXCEPT MORTGAGES) HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Abersyth & Welsh Coast Ry. Co. stock.....	\$38,850 00	No quota-		
Beacon & Meirtyddal Ry. Co. 5 per cent preference stock.....	22,500 00	tions.	\$38,205 54	
Clyde Navigation Co. bond.....	1,500 00	1,500 00	500 00	
Clyde Navigation Co. bond.....	1,250 00			
Glasgow Improvement trust bond.....	2,000 00	2,750 00	8,246 12	
Edinburgh and district water-works annuity.....			460 19	
Totals (carried out at amount loaned).....	\$111,100 00	\$5,250 00	\$37,411 85	87,411 85
Cash in the company's principal office, \$333 28; do. in bank, \$28,701 99.....				37,585 29
Interest due and accrued on stocks not included in "market value".....				2,311 81
Interest due and accrued on collateral loans.....				140,190 54
Gross premiums in due course of collection.....				16,597 85
Bills receivable not matured, taken for fire risks.....				
Items not admitted as available assets:				
Loans on Company's own stock.....			\$2,765 00	
Loans on personal security in connection with life policies.....			12,815 68	
Office furniture.....			8,946 27	
Sundry accounts.....			1,841 94	
			\$21,368 84	

Aggregate amount of all the available assets of the company..... \$792,180 67

LIABILITIES.

Amount of unpaid losses.....	\$28,258 54
Amount of re-insurance reserve.....	184,188 87
Re-insurance fund and all other liabilities, except capital, under the life insurance or any other special department.....	87,914 68
Cash dividends declared, due or to become due.....	52 75
Sundry outstanding accounts.....	2,125 00

Aggregate liabilities (except capital stock).....	\$282,589 82
Surplus as regards policy-holders.....	\$509,640 85
Capital stock.....	400,000 00
Surplus over capital.....	\$109,640 85

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$384,988 91	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	127,090 06	
Net amount of cash actually received during the year for premiums.....		\$447,908 58
Interest received during the year on bonds and mortgages.....		21,945 99
Interest and dividends received on bonds and stocks, and from all other sources.....		83 04
Income from all other sources, viz.: transfer fees.....		\$27,486 48
Life income from all sources, carried inside.....		
Aggregate cash income during the year.....		\$469,856 18

EXPENDITURES.

Net amount paid during the year for fire losses.....	\$215,695 99
Cash dividends actually paid during the year.....	28,000 00
Paid or allowed during the year for commissions and brokerage.....	68,445 41
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	60,978 00
Paid during the year for State, national, and local taxes in this and other States.....	
Life claims, \$3,125 00; and all other life charges, \$3,177 96; carried inside.....	\$6,302 96
Aggregate cash expenditures during the year.....	\$377,048 70

Risks and Premiums.		MISCELLANEOUS.		Fire Risks.	Premiums Thereon.
In force December 31, 1873.....				\$50,182,984	\$258,480 25
Written during the year.....				186,566,623	584,988 91
Total.....				\$196,752,607	\$898,449 16
Deduct expirations.....				81,562,504	849,804 06
In force at the end of the year.....				\$114,190,108	\$469,145 10
Deduct amount re-insured.....				28,529,289	100,767 85
Net amount in force.....				\$90,660,864	\$368,377 75
In force, not more than one year to run.....				90,523,381	396,405 75
More than one and not more than three years to run.....				65,388	910 00
More than three years to run.....				72,350	1,062 00
Net amount in force December 31, 1878.....				\$90,660,864	\$368,377 75

AMERICAN BRANCH

SCOTTISH COMMERCIAL INSURANCE COMPANY,

GLASGOW, SCOTLAND.

U. S. OFFICE, 176 BROADWAY, N. Y.

[Incorporated August 8, 1865; commenced business in U. S. January 20, 1878.]

JAMES M. RANKIN, *Resident Manager.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital Stock, paid..... \$400,000 00.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$385,000 00	\$386,206 25	\$386,206 25
Cash in the company's principal office, \$2,389 12; do. in bank, \$4,435 76.....			6,724 88
Gross premiums in due course of collection.....			23,024 77
Aggregate amount of all the available assets of the company.....			\$415,955 90

LIABILITIES.

Amount of unpaid losses (of which \$3,000 are resisted).....	\$5,985 45	
Re-insurance thereon.....	6 72	\$5,978 73
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less.....	\$73,079 89	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,064 82	
Amount of reserve on all outstanding risks.....		74,164 21
Due and accrued for salaries, rent, advertising, or agency expenses.....		8,929 71
Taxes and assessments, \$686 09; commissions, brokerage, and other charges due and to become due, \$415 92; return premiums, \$82 87.....		1,184 88
Aggregate liabilities except capital stock.....		\$90,257 08
Surplus as regards policy-holders.....	\$325,698 87	

INCOME.

	On Fire Risks.	
Gross amount of cash received during the year for premiums.....	\$158,909 05	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums....	10,556 71	
Net amount of cash actually received during the year for premiums.....		\$142,752 34
Interest and dividends received on bonds and stocks, and from all other sources.....		22,444 83
Aggregate cash income during the year.....		\$165,197 16

EXPENDITURES.

Net amount paid during the year for fire losses (of which \$122 86 was received for re-insurance).....	\$7,898 65
Paid or allowed during the year for commissions and brokerage.....	19,888 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	15,955 21
Paid during the year for State, national, and local taxes in this and other States.....	8,767 88
Rent, \$2,890 26; advertising, \$1,088 68; furniture and fixtures, \$4,968 80; printing and stationery, \$2,650 69; sundries, \$5,258 90.....	16,792 18
Aggregate cash expenditures during the year.....	\$68,796 81

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Written during the year.....	\$19,415,561 08	\$179,870 29
Total.....	\$19,415,561 08	\$179,870 29
Deduct expirations.....	5,697,868 00	26,968 79
In force at the end of the year.....	\$18,717,693 08	\$152,901 50
Deduct amount re-insured.....	818,941 00	4,055 28
Net amount in force.....	\$18,401,752 08	\$148,846 27
In force, not more than one year to run.....	\$18,264,118 75	\$146,379 68
More than one and not more than three years to run.....	65,288 88	919 61
More than three years to run.....	72,350 00	1,062 98
Net amount in force December 31, 1878.....	\$18,401,752 08	\$148,846 27

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

Fire, marine, and inland risks taken.....	<i>Fire Risks.</i> \$206,485 00
Premiums received.....	8,488 40
Losses paid on risks taken.....	None.
Total losses incurred during the year in the State of Michigan, none.	

WESTERN ASSURANCE COMPANY,

DOMINION OF CANADA.

(STATEMENT FROM HOME OFFICE OF CONDITION DEC. 31, 1878.)

HOME OFFICE, TORONTO.

[Incorporated November, 1851; commenced business December, 1851.]

JOHN McMURRICH, *President.* - - - - - FRED G. C. LOVELACE, *Secretary.*
 Attorney for Michigan, F. O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid..... \$222,606 18.

ASSETS.

Real estate.....	\$28,989 46
Loans on bond and mortgage of real estate (first liens).....	94,118 82
Interest due, \$1,279 08, and accrued, \$8,088 97 on said mortgage loans; total.....	4,868 05

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Town of Barrie stock.....	\$20,000 00	\$18,000 00
Town of Howick stock.....	15,000 00	13,500 00
City of Hamilton stock.....	6,980 00	5,775 00
Town of Lindsay stock.....	16,000 00	18,120 00
Village of Ovilla stock.....	12,500 00	10,872 00
Town of Owen Sound stock.....	84,500 00	81,885 00
Village of Port Perry stock.....	6,000 00	5,400 00
Town of St. Vincent stock.....	8,000 00	2,790 00
Town of Stratford stock.....	12,880 00	18,202 00
Town of Strathroy stock.....	80,000 00	25,200 00
City of Toronto stock.....	30,868 84	29,089 00

	<i>Par Value.</i>	<i>Market Value.</i>	
Village of Uxbridge stock.....	\$10,000 00	\$8,750 00	
Town of Whitby stock.....	87,500 00	84,500 00	
Town of Windsor stock.....	2,500 00	2,875 00	
Canadian Bank of Commerce stock.....	12,500 00	15,625 00	
Ontario Bank stock.....	10,000 00	10,950 00	
Royal Canadian Bank stock.....	25,000 00	24,625 00	
Building and Loan Association stock.....	10,000 00	10,000 00	
Imperial Building, Saving & Investment Co. stock.....	24,482 60	24,988 00	
	\$319,785 94	\$299,881 00	
Corrected to U. S. currency by adding ten per cent.....	81,978 89	29,988 10	
Totals (carried out at market value).....	\$351,709 58	\$329,819 10	\$329,819 10
Loans made by Company, other than above, on Building & Loan Association (deposit).....			11,000 00
Cash deposited in bank.....			68,558 08
Gross premiums in due course of collection.....			2,079 17
Bills receivable not matured, taken for fire, marine, or inland risks.....			26,694 18
Rents due and accrued.....			275 00
Items not admitted as available assets:			
Deduct from loans on bond and mortgage.....		\$284 21	
Bills receivable past due.....		14,758 82	
		\$15,040 08	
Aggregate amount of all the available assets of the company.....			\$500,255 94

LIABILITIES.

Amount of unpaid losses (of which \$5,060 are resisted).....		\$39,115 15
* Re-insurance reserve at 60 per cent of premiums on fire risks running one year or less.....	\$165,771 65	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	10,114 88	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	38,488 68	
Amount of reserve on all outstanding risks.....		214,850 16
Cash dividends declared, due or to become due.....		975 51
Commissions, brokerage, and other charges due and to become due.....		8,590 00
Aggregate liabilities (except capital stock).....		\$347,960 68
Surplus as regards policy-holders.....	\$312,395 04	
Capital stock.....	332,696 18	
Surplus over capital.....		\$80,598 86

INCOME.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received during the year for premiums.....	\$374,714 81	\$279,618 57	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	10,396 78	51,799 57	
Net amount of cash actually received during the year for premiums..	\$364,419 08	\$227,819 00	\$592,386 61
Interest received during the year on bonds and mortgages.....			24,317 73
Interest and dividends received on bonds and stocks, and from all other sources.....			
Received for calls on capital.....		\$24,002 59	
Aggregate cash income during the year.....			\$618,454 94

EXPENDITURES.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid during the year for losses.....	\$383,473 69	\$173,563 00	
Deduct amounts actually received during the year for salvages, and re-insurances, \$16,978 85.....	1,689 06	15,889 80	
Net amount paid during the year for losses (of which \$58,964 77 belonged to prior years).....	\$381,888 68	\$160,943 70	\$592,076 38
Cash dividends actually paid during the year.....			29,905 74
Paid or allowed during the year for commissions and brokerage.....			67,908 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			60,082 68
Aggregate cash expenditures during the year.....			\$549,871 04

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1872.....	\$28,946,958	\$277,769 26	\$913,026	\$46,323 20
Written during the year.....	27,486,587	374,714 81	15,648,965	279,618 57
Total.....	\$50,883,540	\$752,484 07	\$16,562,011	\$325,941 57
Deduct expirations.....	24,186,942	407,878 47	15,749,980	279,666 73
In force at the end of the year.....	\$32,696,598	\$345,110 60	\$312,081	\$46,275 14

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
Deduct amount re-insured.....	\$384,088	\$7,550 20	\$174,377	\$7,422 99
Net amount in force.....	\$22,862,515	\$387,560 40	\$637,654	\$38,352 15
In force, not more than one year to run.....	\$21,735,124	\$381,548 99	-----	-----
More than one and not more than three years to run.....	961,474	18,566 68	-----	-----
Net amount in force Dec. 31, 1878.....	\$22,896,596	\$345,110 60	\$637,654	\$38,352 15

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$373,250 00	\$377,750 00	\$550,000 00
Premiums received.....	5,008 27	10,611 30	15,614 57
Losses paid on risks taken.....	2,366 46	9,966 10	12,332 56
Total losses incurred during the year in the State of Michigan.....	2,366 46	9,966 10	12,332 56

FOURTH

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF MICHIGAN.

[Year Ending December 31, 1878.]

PART II.:

LIFE INSURANCE.

BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

INDEX.

COMMISSIONER'S REPORT.

	Page.
FOURTH ANNUAL REPORT, PART II., 1874,	i
LIFE INSURANCE COMPANIES,	
withdrawn from the State,	i
denied authority,	ii
none admitted during 1873,	ii
number now authorized,	ii
register of,	ii to liii
ANNUAL BALANCES,	iii to iv and xxli to xxlii
BUSINESS IN MICHIGAN,	
Table of, during 1873,	xli to xlii
remarks on,	xli to xli
AMALGAMATIONS OR RE-INSURANCES,	xvi to xx
DEPOSITS,	xx to xxi
SERVICE OF PROCESS,	xxiv
EXPENSES OF INSURANCE BUREAU,	xxiv
APPENDIX,	94 to 97

[See Index to Tables and Detailed Statements.]

INDEX TO TABLES AND DETAILED STATEMENTS.

(FOR REGISTER, SEE PAGE ii.)

NAME OF COMPANY.	STATISTICAL TABLES.						
	I.	II.	III.	VI.	A.	B.	
	Balance Sheet, Net Assets.	Gen'l Balance, Assets and Liabilities.	Income and Disbursements.	Michigan Busi- ness.	Policies and Reins.	Terminated Policies.	Detailed Statement.
	PAGE.						
Ætna, Hartford.....	vi	viii	x	xii	2	4	18
American, Philadelphia.....	vi	viii	x	xii	2	4	17
Atlantic Mutual, Albany.....	vi	viii	x	xii	2	4	19
Berkshire, Pittsfield.....	vi	viii	x	xii	2	4	21
Brooklyn, New York.....	vi	viii	x	xii	2	4	23
Charter Oak, Hartford.....	vi	viii	x	xii	2	4	25
Connecticut General, Hartford.....	vi	viii	x	xii	2	4	27
Connecticut Mutual, Hartford.....	vi	viii	x	xii	2	4	30
Continental, Hartford.....	vi	viii	x	xii	2	4	32
Continental, New York.....	vi	viii	x	xii	2	4	35
Equitable, New York.....	vi	viii	x	xii	2	4	37
Germania, New York.....	vi	viii	x	xii	2	4	39
Globe Mutual, New York.....	vi	viii	x	xii	2	4	41
Home, Brooklyn.....	vi	viii	x	xii	2	4	43
Homeopathic Mutual, New York.....	vi	viii	x	xii	2	4	45
John Hancock, Boston.....	vi	viii	x	xii	2	4	47
Knickerbocker, New York.....	vi	viii	x	xii	2	5	49
Life Association, St. Louis.....	vii	viii	x	xii	3	5	51
Manhattan, New York.....	vii	viii	x	xii	3	5	54
Massachusetts Mutual, Boston.....	vii	viii	x	xii	3	5	57
Merchants', New York.....	vii	viii	x	xii	3	5	59
Metropolitan, New York.....	vii	viii	x	xii	3	5	61
Michigan Mutual, Detroit.....	vi	viii	x	xii	2	4	9
Mutual, New York.....	vii	viii	x	xii	3	5	63
Mutual Benefit, Newark.....	vii	viii	x	xii	3	5	64

NAME OF COMPANY.	STATISTICAL TABLES.						
	I.	II.	III.	IV.	A.	B.	
	Balance Sheet, Net Assets.	Gen'l Balance, Assets and Liabilities.	Income and Disbursements.	Michigan Busi- ness.	Policies and Risks.	Terminated Policies.	Detailed Statement.
PAGE.							
National, Montpelier.....	vii	viii	x	xii	3	5	66
National of U. S. of A., Washington.....	vii	viii	x	xii	3	5	68
New England Mutual, Boston.....	vii	viii	x	xii	3	5	70
New York, New York.....	vii	viii	x	xii	3	5	73
Northwestern Mutual, Milwaukee.....	vii	viii	x	xii	3	5	74
Penn Mutual, Philadelphia.....	vii	viii	xi	xii	3	5	76
Phoenix Mutual, Hartford.....	vii	ix	xi	xii	3	5	78
Railway Passengers, Hartford.....	vii	ix	xi	xii	---	---	91
Republic, Chicago.....	vii	ix	xi	xii	3	5	80
State Mutual, Worcester.....	vii	ix	xi	xii	3	5	82
Teutonia, Chicago.....	vii	ix	xi	xii	3	5	84
Travelers', Hartford.....	vii	ix	xi	xii	3	5	86
Union Mutual, Augusta.....	vii	ix	xi	xii	3	5	88
Washington, New York.....	vii	ix	xi	xii	3	5	90

FOURTH ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

PART II.—LIFE INSURANCE.

STATE OF MICHIGAN, }
INSURANCE BUREAU, }
Lansing, August 1, 1874.

HON. JOHN J. BAGLEY, *Governor of Michigan:*

SIR,—Part II. of my Fourth Annual Report, relating to the condition and standing of the Life Insurance Companies doing business in Michigan on the 31st day of December, 1873, is herewith submitted.

At the date* of the last report there were forty-four Life Insurance Companies authorized to do business in Michigan. Of these the following named did not furnish Annual Statements, and

WITHDREW FROM THE STATE.

NAME OF COMPANY.	REASON OF WITHDRAWAL.
American Popular, New York.....	Voluntary.
Asbury, New York.....	Voluntary.
Covenant Mutual, of St. Louis, Mo.....	Re-insured in † "Mound City," of St. Louis.
Mutual Life, Chicago.....	Voluntary.
Republic, Chicago.....	Voluntary.
St. Louis Mutual, of St. Louis, Mo.....	Authority revoked Nov. 5, 1873. Since re-insured in † "Mound City."
Security Life and Annuity, New York.....	Voluntary.

* August 12, 1873.

† Now St. Louis Life Insurance Company.

AUTHORITY WAS DENIED

To the Connecticut Mutual Life Insurance Company for the current year by reason of its refusal to pay a tax upon the credit or dividend premiums of its Michigan business. The company paid its tax upon the premiums claimed by it to have been received or secured in this State during 1873, and are ready to abide by the decision of the court as to the payment of the balance in dispute. The matter is now in shape for decision at the October term of the Supreme Court of this State, and any discussion of the case is unnecessary here.

COMPANIES ADMITTED.

Since the date of last report no companies have been admitted to do life insurance business in this State. The Universal Life Insurance Company, of New York, has an application on file to re-enter the State, having voluntarily withdrawn at the close of 1872, but awaits the filing of a properly executed power of attorney.

COMPANIES NOW AUTHORIZED.

The number of companies now authorized to do life insurance business in Michigan (including the Michigan Mutual Life Insurance Company), is thirty-three. The Railway Passengers' Insurance Company, of Hartford, Conn., is also authorized to do accident insurance business.

The names, location, and date of admission of the several companies authorized for the current year are shown in the following

REGISTER.

DATE OF ADMIS- SION TO STATE.	NAME OF COMPANY.	LOCATION.
CONNECTICUT.		
June 14, 1859...	Ætna.....	Hartford.
March 8, 1865...	Charter Oak.....	Hartford.
April 10, 1872...	Connecticut General.....	Hartford.
June 28, 1869...	* Connecticut Mutual.....	Hartford.
Nov. 20, 1866...	Continental Life.....	Hartford.
July 9, 1863...	Phoenix Mutual.....	Hartford.
Aug. 24, 1864...	Travelers'.....	Hartford.
June 12, 1866...	Railway Passengers'.....	Hartford.
DISTRICT OF COLUMBIA.		
Sept. 12, 1868...	National of U. S. of A.....	Washington.
ILLINOIS.		
Oct. 27, 1869...	Teutonia.....	Chicago.
MAINE.		
July 18, 1859...	Union Mutual.....	Augusta.

* See remark above.

DATE OF ADMIS- SION TO STATE.	NAME OF COMPANY.	LOCATION.
MASSACHUSETTS.		
Sept. 29, 1865...	Berkshire	Pittsfield.
July 7, 1869...	John Hancock Mutual.....	Boston.
Feb. 13, 1867...	Massachusetts Mutual.....	Springfield.
May 31, 1859...	New England Mutual.....	Boston.
March 28, 1870...	State Mutual.....	Worcester.
MICHIGAN.		
	Michigan Mutual..... (Incorporated November, 1867.)	Detroit.
MISSOURI.		
Feb. 10, 1870...	Life Association of America.....	St. Louis.
NEW JERSEY.		
July 15, 1859...	Mutual Benefit.....	Newark.
NEW YORK.		
June 1, 1866...	Atlantic Mutual.....	Albany.
Oct. 19, 1864...	Brooklyn.....	New York city.
May 30, 1867...	Continental.....	New York city.
March 11, 1861...	Equitable.....	New York city.
July 14, 1863...	Germania.....	New York city.
Dec. 12, 1865...	Globe Mutual.....	New York city.
April 29, 1861...	Home.....	Brooklyn.
May 9, 1871...	Homeopathic Mutual.....	New York city.
May 11, 1861...	Knickerbocker.....	New York city.
May 28, 1861...	Manhattan.....	New York city.
June 26, 1871...	Merchants'.....	New York city.
April 25, 1873...	Metropolitan.....	New York city.
July 14, 1859...	Mutual.....	New York city.
July 16, 1859...	New York.....	New York city.
Oct. 2, 1866...	Washington.....	New York city.
PENNSYLVANIA.		
Sept. 30, 1870...	American.....	Philadelphia.
June 1, 1871...	Penn Mutual.....	Philadelphia.
VERMONT.		
May 1, 1872...	National.....	Montpelier.
WISCONSIN.		
June 24, 1864...	North Western Mutual.....	Milwaukee.

The comparative standing of the companies reporting to this department, as to net accumulations, is shown in Table I., being a

BALANCE SHEET OF NET OR LEDGER ASSETS.

From which the following grand aggregates are taken, viz.:

Balance of net assets Dec. 31, 1872.	Add Income of 1873.	Total.	Deduct Disburse- ments of 1873.	Balance Net Assets Dec. 31, 1873.
\$280,016,329 16	\$165,434,873 65	\$885,451,202 81	\$74,001,440 48	\$811,449,762 33

Table II. is a general balance, constructed with reference to the gross admitted assets and to the liabilities of the companies. The "surplus" as regards policy-holders is accounted as a liability for the purpose of showing the general balance. The following are the grand aggregates of the

GENERAL BALANCE SHEET.

ASSETS.				
Bal. of Net or Ledger Assets Dec. 31, 1873.	Other Assets.	Total Assets Dec. 31, 1873.	Deduct Items not Admitted.	Total Admitted Assets.
\$311,449,762 33 Per Table I.	\$20,439,404 80	\$331,889,166 93	\$4,035,904 09	\$327,853,262 84

LIABILITIES.				
Premium Reserve based on * American Experience $4\frac{1}{2}$ per ct.	Unpaid Losses.	Other Liabilities.	Surplus as regards Policy-holders on basis of admitted assets.	Total Liabilities, including Surplus.
\$280,915,064 60	\$6,592,464 28	\$3,579,937 92	\$36,765,796 04	\$327,853,262 84

* Unless otherwise specified.

A study of the table from which the aggregates first above given are taken will give in brief the standing of each company, and it is thought will also show the importance of Table I. and the desirability of a system of accounts in harmony with its construction.

It is obvious that if to the realized or net assets at the end of any one year the actual income of the succeeding year is added, and from such total the disbursements during such year subtracted, the remainder will be the balance of net or ledger assets on hand at the close, provided the accounts are so kept as to render a plain business statement practicable.

It is not claimed that all the items which are denominated "other assets" are not legitimate and *bona fide*, or that the same are not valid set-offs against the liability of the company; but it is held that they are contingent, and in the inventory at the close of each year the *realized* portion of the assets which come through the channel of *actual income* should, on the books of the company, be kept entirely distinct from assets *in expectancy*.

Not only is the policy-holder entitled to know that the funds are in possession, but he should also be advised how the money was obtained, for what disbursed, and the character of the realized assets to balance.

In arriving at the true standing of companies, the assets are shorn of loans on the company's own stock and the notes of stockholders, also judgments,

commuted commissions, one-half of furniture account, cash advanced to officers or agents, agents' balances, loans on personal security, supplies, printed matter, and stationery. Such items are not worthless entirely, but form no valid set-off as against the reserve fund or claims for death losses.

In the statements some companies deducted, as the loading, twenty, thirty, and others as high as thirty-three and one-third per cent. A majority of the companies deducted about ten per cent, claiming that ten per cent would cover the cost of collecting the premiums. Ten per cent deducted would not, however, approximate the actual loading on the net premiums, but would leave a sum much larger as an asset than the reserve liability charged against the policies on account of such premium. Such liability charged up is perhaps a contingent one, but cannot be accounted other than as a liability. The uncollected and deferred premiums are also contingent assets, but an amount equal to the contingent liability should only be counted. The arbitrary sum of twenty per cent was deducted, and the per cent of loading by the companies on net premiums stated.

The companies doing business in Michigan during the year 1873 received, as shown in Table III., \$108,955,078 06 as

INCOME,

From the following general sources, viz.: Premiums, \$88,047,689 83; interest, \$19,825,373 19; other sources, \$1,082,015 04; total, \$108,955,078 06.

THE DISBURSEMENTS

For the same period aggregate \$76,590,154 36, and were, for losses and claims, \$24,297,878 15; dividends and other disbursements to policy-holders, \$37,030,211 92; dividends to stockholders, \$456,082 47; management expenses, \$14,805,981 82; total disbursements, \$76,590,154 36.

[For continuation of Text, see page xiv.]

TABLE I.—Balance Sheet of Net or Ledger Assets December 31, 1873, Compiled from the Statements of Life Insurance Companies doing business in Michigan.

[For character of Investments composing net balances,—as indicated in column No. 5,—see detailed statements.]

NAME AND LOCATION.	Cash Capital.	1. Balance of Net or Ledger Assets, Dec. 31, 1873.	2. Add Income dur- ing 1873.	3. Total.	4. Deduct Disburse- ments during 1873.	5. Balance of Net or Ledger Assets Dec. 31, 1873.
MICHIGAN COMPANY:						
Michigan Mutual, Detroit.....	\$100,000 00	\$365,980 73	\$256,835 11	\$622,815 84	\$146,739 34	\$476,076 50
OTHER STATES:						
Ætina, Hartford.....	108,056 00	16,799,868 82	6,005,899 71	22,905,768 53	4,656,371 69	18,249,396 84
American, Philadelphia.....	500,000 00	3,739,247 68	1,480,860 95	5,160,008 63	985,369 83	4,174,638 81
Atlantic Mutual, Albany.....	110,000 00	936,585 97	468,091 16	1,384,677 13	393,879 19	1,000,797 94
Berkshire, Pittsfield, Mass.....	25,500 00	2,090,945 68	637,973 58	2,728,919 26	896,774 11	2,412,145 15
Brooklyn, New York.....	125,000 00	1,304,367 43	781,461 81	2,085,829 23	549,837 92	1,985,991 31
Charter Oak, Hartford.....	300,000 00	10,357,046 76	4,082,518 10	14,389,564 86	2,993,946 44	11,395,618 42
Connecticut General, Hartford.....	250,000 00	1,093,774 83	337,807 85	1,431,582 68	197,584 87	1,234,007 81
Connecticut Mutual, Hartford.....	.....	89,679,661 69	9,361,719 99	49,041,381 68	7,374,579 48	36,266,802 20
Continental, Hartford.....	120,000 00	2,383,649 39	901,892 86	3,285,541 75	806,223 60	2,479,318 15
Continental, New York.....	100,000 00	4,364,537 83	2,880,798 61	7,245,336 49	2,104,739 26	5,140,597 23
Equitable, New York.....	100,000 00	13,498,938 11	9,801,791 65	23,300,729 76	6,600,056 01	21,700,673 75
Germania, New York.....	300,000 00	4,724,466 75	1,946,096 73	6,670,563 48	1,233,843 28	5,436,720 20
Globe Mutual, New York.....	100,000 00	3,446,891 78	1,373,113 82	4,820,005 10	1,051,431 68	3,768,573 42
Home, Brooklyn.....	125,000 00	2,165,259 83	1,061,131 73	3,226,391 11	652,584 81	2,573,806 30
Homeopathic Mutual, New York.....	300,000 00	891,831 86	256,456 12	1,148,287 98	151,460 14	996,827 84
John Hancock, Boston.....	.....	2,636,074 84	810,889 55	3,446,964 39	595,818 50	2,851,145 89
Knickerbocker, New York.....	100,000 00	7,370,879 19	2,684,319 80	10,055,198 99	2,771,815 99	7,283,383 00

Life Association, St. Louis.....	4,094,337 81	2,437,686 69	6,493,096 00	2,167,239 69	4,284,796 81
Manhattan, New York.....	100,000 00	2,144,473 10	9,733,510 48	1,569,937 23	8,196,573 30
Massachusetts Mutual, Boston.....	-----	1,460,298 26	5,466,335 02	905,229 46	4,564,025 56
Merchants', New York.....	161,000 00	145,940 85	108,533 16	80,433 43	174,040 08
Metropolitan, New York.....	200,000 00	1,095,098 87	923,673 85	637,936 80	1,385,769 03
Mutual, New York.....	-----	56,074,434 81	31,602,002 26	15,373,339 19	62,863,157 83
Mutual Benefit, Newark.....	-----	25,337,737 53	7,171,410 44	4,975,136 00	27,734,063 03
National, Montpelier, Vermont.....	-----	1,237,990 73	347,136 30	913,913 84	1,441,208 03
National of U. S. of America, Washington.....	1,000,000 00	2,363,889 90	1,454,009 44	731,817 15	3,071,331 19
New England Mutual, Boston.....	-----	10,490,431 33	3,233,039 54	1,933,477 53	11,738,038 64
New York, New York.....	-----	20,393,900 17	7,428,330 87	4,643,903 87	23,408,745 17
North Western Mutual, Milwaukee.....	-----	11,495,308 33	3,904,333 13	13,401,435 76	13,123,575 23
Penn Mutual, Philadelphia.....	-----	3,313,433 41	1,134,535 30	5,063,937 61	4,162,961 81
<i>a</i> Phoenix Mutual, Hartford.....	16,000 00	7,419,660 39	2,530,204 41	2,533,713 95	<i>a</i>
Republic, Chicago.....	947,400 00	1,393,540 19	1,031,197 23	544,013 74	1,350,723 73
State Mutual Life, Worcester.....	-----	1,377,323 04	832,533 56	207,343 21	1,159,433 39
Tentonia, Chicago.....	200,000 00	342,625 03	144,377 64	153,261 23	235,641 00
Travelers, Hartford.....	500,000 00	2,052,399 65	1,353,637 04	933,337 34	2,469,199 35
Union Mutual, Augusta.....	-----	6,060,903 77	2,140,734 33	1,322,577 17	6,399,056 43
Washington, New York.....	125,000 00	3,120,331 65	1,227,010 03	773,975 30	3,404,356 33
<i>c</i> Aggregates.....	\$5,601,330 00	\$250,016,332 16	\$105,434,373 65	\$74,001,440 43	\$311,443,763 33
Railway Passengers, Hartford.....	\$300,000 00	\$432,300 81	\$179,303 40	\$153,001 34	\$446,003 37

a Not included in aggregates. The company's net assets do not balance, as per their Statement, by the sum of \$9,313 33.

b Amount of subscribed but unpaid capital, \$34,000 00.

c Not including the Phoenix Mutual.

TABLE II.—General Balance of Assets and Liabilities.

NAMES.	ASSETS.					LIABILITIES.				
	Bal. of Net or Ledger As to Dec. 31, 1872, as per Table I.	Other Assets.	Total Assets Dec. 31, 1872.	Deduct Items not Admitted.	Total Admitted Assets.	Premium Re- serve, based on American Ex., 4% pt. ct. unless other- wise spec-ified	Unpaid Losses.	Other Liabilities.	Surplus as re- spects Policy- holders on the basis of Ad- mitted As- sets.	Total Liabil- ities incl'g Surplus.
MICHIGAN COMPANY.										
Michigan Mutual, Detroit.....	\$273,546 80	\$126,768 81	\$500,385 41	\$30,298 41	\$441,042 00	\$359,207 14	\$14,855 00	-----	\$66,979 96	\$441,043 00
OTHER STATES.										
Alma, Hartford.....	18,149,891 84	976,799 77	19,126,191 61	363,064 48	18,806,127 13	17,079,297 60	538,198 84	\$251,838 39	978,697 90	18,968,127 13
American, Philadelphia.....	4,184,888 81	823,781 41	4,507,120 23	6 107,743 00	4,499,377 23	8,830,544 00	144,187 00	155,391 00	265,000 17	4,404,378 17
Atlantic Mutual, Albany.....	1,060,737 94	91,214 46	1,151,952 40	64,063 17	1,087,889 23	934,711 00	27,500 00	-----	108,728 23	1,087,889 23
Berkshire, Pittsfield, Mass.....	2,412,145 15	112,812 85	2,524,957 50	11,190 92	2,513,766 58	2,287,644 94	38,253 00	2,918 91	134,945 71	2,518,761 58
Brooklyn, New York.....	1,988,501 81	188,250 27	2,126,751 58	2 51,999 03	2,068,752 55	1,904,587 00	29,300 00	4,337 00	128,688 55	2,068,752 55
Charter Oak, Hartford.....	11,854,818 43	504,528 61	11,860,543 08	8 974,617 95	11,858,924 06	11,294,474 00	375,555 00	9,475 00	6,730 06	11,864,924 08
Connecticut General, Hartford.....	1,235,997 51	69,356 69	1,305,354 50	220,923 18	1,084,431 32	704,493 00	34,500 00	-----	304,439 32	1,045,861 32
Connecticut Mutual, Hartford.....	26,366,909 20	1,418,421 87	27,690,324 07	18,367 00	27,671,957 07	28,418,734 00	1,087,003 00	61,076 78	4,065,736 34	37,690,557 09
Continental, Hartford.....	2,477,818 15	313,406 20	2,791,224 35	123,519 47	2,667,704 88	2,548,713 00	33,981 27	-----	9,581 61	2,686,707 88
Continental, New York.....	5,210,628 28	1,665,687 38	6,376,365 61	503,981 10	6,370,284 51	5,604,360 00	161,214 00	7,640 00	546,940 51	6,370,284 51
Equitable Assurance Soc., N. Y.	21,700,901 75	1,083,894 70	22,784,585 85	383,850 52	22,445,735 33	19,918,519 00	481,185 00	156,459 00	2,589,279 33	22,445,735 33
Germania, New York.....	5,437,210 20	477,359 77	5,914,569 97	29,584 81	5,884,985 16	5,172,548 00	134,706 48	56,847 38	570,473 27	5,914,569 97
Globe Mutual, New York.....	3,768,584 07	387,983 23	4,096,516 30	-----	4,096,516 30	3,683,211 00	136,037 40	4,900 00	272,488 50	4,064,881 99
Home, Brooklyn.....	8,570,769 80	188,890 05	8,759,679 85	-----	8,759,679 85	8,151,484 88	44,500 00	-----	581,755 85	8,759,679 85
Homeopathic Mutual, N. York.....	4,469,827 84	67,079 24	4,536,907 08	20,377 06	516,180 02	468,179 00	4,000 00	-----	78,512 02	516,180 02
John Hancock, Boston.....	2,363,645 89	273,268 08	2,540,949 52	16,141 17	2,524,708 35	2,448,979 69	89,000 00	17,577 63	92,185 03	2,524,708 35
Knickerbocker, New York.....	7,188,885 00	827,959 68	8,016,844 68	773,128 94	7,243,715 74	6,678,645 00	131,500 00	194 50	937,800 24	7,188,885 00
Life Association, St. Louis.....	4,284,796 81	709,426 54	4,994,213 63	7 134,488 98	4,987,185 05	4,800,778 00	24,458 00	432,068 04	24,489 41	4,987,185 05
Manhattan, New York.....	8,198,573 50	709,749 42	8,908,313 52	47,367 78	8,860,945 74	8,738,305 00	264,990 00	97,768 54	1,762,559 80	8,908,313 52
Massachusetts Mutual, Boston.....	4,564,025 06	485,613 07	4,999,637 68	25,484 25	4,974,153 88	4,452,108 03	111,580 00	88,785 99	401,754 81	4,974,153 88
Merchants', New York.....	174,040 08	24,462 02	198,502 08	770 00	197,732 08	96,306 00	3,000 00	-----	94,839 03	197,732 08
Metropolitan, New York.....	1,835,759 92	397,657 86	2,233,417 78	244,068 25	1,989,349 53	1,851,539 00	25,239 00	13,055 00	66,471 48	1,989,349 53
Mutual, New York.....	62,865,157 85	2,927,826 79	65,254,984 87	-----	65,254,984 87	57,743,001 00	758,825 84	99,441 88	6,688,615 55	65,254,984 87
Mutual Benefit, Newark.....	97,754,069 02	975,871 43	98,730,940 45	58,677 23	98,680,263 22	93,854,000 00	505,317 00	91,779,925 94	8,910,949 81	98,680,263 22
National, Montpelier, Vt.....	1,441,208 03	100,257 06	1,541,565 10	68,368 94	1,473,201 20	1,181,566 07	16,488 84	12,925 94	399,411 19	1,473,201 20
Nat'l of U. S. of A. Washington.....	8,071,651 19	196,954 51	8,268,605 70	41,804 75	8,226,800 95	8,004,228 00	94,908 77	13,925 00	811,281 18	8,226,800 95
New England Mutual, Boston.....	11,768,068 69	877,707 44	12,600,191 06	3,000 00	12,597,191 06	11,007,847 24	137,777 00	58,408 16	1,383,798 56	12,597,191 06
New York, New York.....	23,408,745 17	948,998 76	24,357,743 93	9,609 00	24,348,134 93	20,235,000 00	479,370 00	308,880 50	3,405,137 59	24,348,134 93
N. W. Mutual, Milwaukee.....	13,128,575 23	975,978 08	14,104,553 31	28,319 96	14,076,233 35	11,337,684 00	27,085 14	6,300 00	2,608,164 09	14,076,233 35

TABLE NO. III.—Comparison of Income and Disbursements.

NAME AND LOCATION.	INCOME, 1873.			DISBURSEMENTS, 1873.				Total Dis- bursements.
	Premiums,— Less Amount paid for Re- insurance.	Interest,—In- cluding rents.	From all other Sources.	To POLICY-HOLDERS.		Dividends to Stock- holders.	Management Expenses.	
				Losses and Matured En- dowments.	Total Pay- ments to Pol- icy-holders.			
MICHIGAN COMPANY:								
Michigan Mutual, Detroit...	\$333,151 54	\$23,139 05	\$14 52	\$90,998 34	\$33,754 36	\$10,090 14	\$63,901 50	\$146,739 24
OTHER STATES:								
Aetna, Hartford.....	4,790,988 33	1,304,437 42	10,518 96	1,593,894 04	2,356,083 30	45,000 00	656,894 35	4,656,371 69
American, Philadelphia.....	1,175,737 89	a 254,623 56	.....	429,173 78	267,316 84	50,135 00	206,204 18	383,269 82
Atlantic Mutual, Albany.....	888,820 15	69,201 01	.....	571,635 06	133,523 14	8,000 00	90,130 99	383,779 19
Berkshire, Pittsfield, Mass.....	512,635 08	b 144,461 07	877 48	657,978 55	124,456 09	1,785 00	84,641 03	549,827 92
Brooklyn, New York.....	607,700 01	115,936 96	6,824 84	151,260 00	176,543 60	15,625 00	203,900 32	549,827 92
Charter Oak, Hartford.....	3,413,973 23	c 668,545 87	.....	759,719 06	1,679,426 96	16,000 00	590,100 43	2,985,246 44
Connecticut Gen'l, Hartford.....	378,273 43	61,278 00	3,301 42	61,145 00	50,963 92	15,000 00	70,475 88	197,534 80
Connecticut Mut'l, Hartford.....	7,691,537 89	d 2,380,183 29	9,861,719 99	2,879,656 17	8,981,418 33	24,000 00	1,004,104 73	7,274,579 48
Continental, Hartford.....	762,629 59	e 144,314 22	4,448 25	136,593 04	463,061 85	7,000 00	197,568 71	806,223 60
Continental, New York.....	2,541,063 28	e 232,266 74	1,493 59	701,055 77	817,743 60	1,518,793 37	680,929 89	2,156,733 26
Equitable, New York.....	8,541,694 91	f 1,258,425 64	1,611 10	2,104,938 73	2,969,570 23	8,000 00	1,518,479 07	6,600,065 01
Germania, New York.....	1,607,476 13	337,624 60	996 00	1,946,096 73	578,751 53	24,000 00	397,866 57	1,883,843 28
Globe Mutual, New York.....	1,176,051 32	196,566 53	515 47	1,373,113 83	933,323 13	13,738 40	305,491 07	1,051,431 06
Home, Brooklyn.....	885,634 13	g 225,437 20	.....	283,570 00	356,420 50	15,000 00	149,834 81	602,354 81
Homeopathic Mutual, N. Y.....	199,367 04	52,569 05	3,500 00	46,575 67	46,568 33	.....	55,925 64	151,460 14
John Hancock, Boston.....	662,516 40	148,341 47	31 63	810,389 55	176,735 99	4,517 21	164,737 30	595,318 50
Knickerbocker, New York.....	2,219,043 05	h 465,166 79	110 96	2,684,219 80	1,592,739 29	7,000 00	354,544 06	2,771,315 99
Life Association, St. Louis.....	2,079,254 91	i 331,910 75	68,293 03	2,437,693 69	773,019 27	.....	565,888 41	2,167,229 69
Manhattan, New York.....	1,581,809 57	520,295 69	42,433 84	2,144,473 10	498,343 55	60,000 00	304,677 93	1,589,387 28
Massachusetts Mut'l, Boston.....	1,183,568 09	j 371,315 35	496 32	237,510 19	377,316 34	.....	237,408 08	902,229 46
Merchants', New York.....	96,743 69	k 11,093 35	747 12	108,333 16	19,189 43	.....	58,748 05	90,432 48
Metropolitan, New York.....	862,695 75	65,977 10	.....	7,500 00	36,639 43	.....	233,840 18	67,996 80
Mutual, New York.....	17,813,899 30	78,794,323 70	.....	197,564 89	306,031 73	.....	1,399,234 86	15,878,929 19
Mutual Benefit, Newark.....	5,402,156 59	m 1,763,737 33	43,513 93	8,379,664 80	10,094,379 59	.....	711,091 15	4,970,136 00
National, Montpelier, Vt.....	370,933 33	n 96,116 26	95 12	1,979,227 94	2,234,317 61	.....	54,875 90	318,313 34
National, of U. S. A., Wash- ington.....								
New England Mut'l, Boston.....	990,476 25	244,920 16	* 943,713 03	293,576 17	194,992 64	60,000 00	271,748 34	781,317 15
New York, New York.....	2,440,551 05	o 717,738 46	99,176 01	759,441 54	881,063 06	.....	1,996,471 53	334,973 97
New York, New York.....	6,099,485 09	p 1,354,415 13	.....	1,460,543 04	2,367,540 63	.....	820,993 15	4,648,906 87

Penn Mutual, Philadelphia.	948,386 64	7 207,667 49	85,611 07	1,106,565 20	808,974 34	428,918 66	777,892 90	158,188 40	966,028 80
Phoenix Mutual, Hartford.	2,964,408 50	558,708 91	.....	3,520,904 41	892,084 70	1,085,480 76	2,018,015 51	569,788 44	2,588,718 95
Republic, Chicago.	104,987 66	7 58,123 61	.....	1,081,197 28	908,183 19	73,908 45	277,064 64	268,929 10	544,018 74
State Mutual, Chicago.	988,014 78	7 26,523 88	.....	888,898 86	80,100 00	80,808 09	100,908 09	86,443 12	907,848 21
Tuontonia, Chicago.	122,878 34	7 20,900 40	.....	144,977 64	58,695 31	18,973 59	75,667 74	8 1,568 43	195,281 23
Travelers, Hartford.	1,115,349 80	7 173,848 68	8,688 57	1,856,687 04	871,646 14	18,313 76	860,188 90	489,783 44	969,587 84
Union Mutual, Augusta.	1,658,898 88	7 501,847 15	444 86	2,160,794 88	494,700 00	584,789 41	939,489 41	868,107 76	1,922,577 17
Washington, New York.	1,042,956 70	7 218,896 36	546 92	1,257,010 08	894,978 78	218,944 41	565,978 90	218,806 88	772,975 80
Aggregates.....	\$68,047,689 88	\$12,825,878 19	\$1,082,015 04	\$108,955,078 06	\$84,207,878 15	\$87,080,911 93	\$61,398,080 07	\$14,805,951 83	\$76,560,154 86
Railway Passengers' Assurance Co.....	\$145,995 71	\$93,616 99	\$1,190 70	\$179,808 40	\$80,167 41	.....	\$80,167 41	\$95,884 45	\$156,001 84

* Of which \$945,907 88 cash other than premiums received from companies for assuming or re-insuring their risks.
† Of which \$88,086 78 cash other than premiums received from companies for assuming or re-insuring their risks.
‡ Including \$1,916 93 rents.

- a " 3,097 18
- b " 84,868 37
- c " 18,868 72
- d " 22,921 70
- e " 106,868 23
- f " 4,870 88
- g " 60,841 85
- h " 1,873 43
- i " 1,859 66
- j " 51,719 24
- k " 51,918 66
- l " 2,458 00
- m " 751 98
- n " 41,038 18
- o " 80,789 50
- p " 10,648 98
- q " 688 46
- r " 28,760 14
- s " 6,341 58
- t " 468 74
- u " 16,119 63

Admitted to State.	NAME AND LOCATION.	ATTORNEY.	
		Name.	Residence.
	MICHIGAN COMPANY.		
* 1867	Michigan Mutual, Detroit.....	a L. M. Thayer.....	Detroit
	OTHER STATES.		
1859	Aetna, Hartford.....	S. W. Bullock.....	Detroit
1873	American Popular, New York City.....	Carlton H. Mills.....	Detroit
1870	American, Philadelphia.....	James W. Hopkins.....	Kalamazoo
1869	+Asbury, New York City.....	William Ambridge.....	Detroit
1866	Atlantic Mutual, New York City.....	David O. Farrand.....	Detroit
1865	Berkshire, Pittsfield, Massachusetts.....	Joseph W. Frey.....	Battle Creek
1864	Brooklyn, New York City.....	Ronald Kelly.....	Detroit
1865	Charter Oak, Hartford.....	M. A. McNaughton.....	Jackson
1873	Connecticut General, Hartford.....	Henry C. Hodges.....	Detroit
1859	Connecticut Mutual, Hartford.....	N. B. Jones.....	Lansing
1866	Continental, Hartford.....	Charles Ten Winkle.....	Detroit
1867	Continental, New York City.....	E. Bush Grever.....	Detroit
1871	+Covenant Mutual, St. Louis.....	Herman Kuhn.....	Detroit
1861	Equitable, New York City.....	W. B. Arms.....	Marquette
1869	Germania, New York City.....	James A. Jones.....	Detroit
1865	Globe Mutual, New York City.....	A. A. Bancroft.....	Lansing
1861	Home, Brooklyn.....	Don M. Dickinson.....	Detroit
1871	Homeopathic Mutual, New York City.....	J. W. Langdon.....	Detroit
1869	John Hancock Mutual, Boston.....	Francis O. Davenport.....	Detroit
1861	Knickerbocker, New York City.....	Isaac Hart.....	Detroit
1870	Life Association, St. Louis.....	Edward H. Elwell.....	Detroit
1861	Manhattan, New York City.....	R. Diepenbeck.....	Detroit
1867	Massachusetts Mutual, Boston.....	Andrew C. Wigent.....	Montgomery
1873	Merchants', New York City.....	Merrill & Ferguson.....	Detroit
1867	+Mutual, Chicago.....	Perrin V. Fox.....	Grand Rapids
1859	Mutual, New York City.....	Lorenzo N. Clark.....	Detroit
1859	Mutual, Benedict, Newark, N. J.....	George W. Snover.....	Detroit
1873	National, Montpelier.....	Frank Peavey.....	Detroit
1866	National of U. S. of America, Washington.....	Herbert L. Baker.....	Detroit
1859	New England Mutual, Boston.....	David Parsons.....	Detroit
1859	New York, New York City.....	William A. Moore.....	Detroit
1864	North Western Mutual, Milwaukee.....	Isaac Bull.....	Albion
1871	Penn Mutual, Philadelphia.....	George Taylor.....	Ann Arbor
1863	Phoenix Mutual, Hartford.....	M. B. Ross.....	Detroit
1870	b Republic, Chicago.....	Alexander G. Noyes.....	Detroit
1869	+ St. Louis Mutual, St. Louis.....	Peter Guenther.....	Detroit
1863	Security Life & Annuity, New York City.....	Benj. Vernor.....	Detroit
1870	State Mutual, Worcester.....	William Cahoon.....	Detroit
1869	Tentonia, Chicago.....	Henry Chantler.....	Detroit
1864	Travelers', Hartford.....	Benj. Vernor.....	Detroit
1859	Union Mutual, Augusta.....		
1866	Washington, New York City.....		
1866	c Railway Passengers, Hartford.....		

d Aggregates.....

* Incorporated.

† Withdrawn from State.

‡ Withdrawn from State; reinsured in "Mound City," now "St. Louis Life Ins. Co."

a General Agent.

b Has discontinued business under the charter of the Republic Life Insurance Co.

c Insures against accidents only.

d Including Michigan Mutual.

No. IV.

Business in Michigan, 1873.

POLICIES ISSUED IN MICHIGAN IN 1873.		POLICIES IN FORCE IN MICHIGAN, DEC. 31st, 1873.		PREMIUMS RECEIVED IN MICHIGAN DURING 1873.			LOSSES IN MICHIGAN, 1873.	
No.	Amount.	No.	Amount.	Cash.	Notes, Credits, etc.	Total.	Paid.	Incurred.
938	\$2,371,557	2,038	\$5,796,738	\$186,654 65	-----	\$186,654 65	\$38,121 38	\$33,890 98
80	225,587	680	1,349,797	14,643 51	\$37,694 71	52,337 22	24,900 00	24,616 00
6	22,076	8	25,078	809 96	19 00	828 96	-----	-----
127	186,063	251	431,692	11,115 85	-----	11,115 85	-----	2,070 00
6	-----	6	-----	861 78	-----	861 78	-----	-----
46	96,648	252	568,540	8,866 84	5,468 00	13,334 84	5,000 00	4,000 00
11	27,467	78	189,387	4,020 59	-----	4,020 59	-----	-----
6	16,400	60	95,900	1,750 83	508 98	2,259 81	-----	-----
88	94,905	415	783,610	a 26,733 68	-----	26,733 68	28,200 00	-----
72	108,500	108	151,925	4,909 58	-----	4,909 58	-----	-----
192	482,980	8,124	7,044,620	160,275 58	117,748 67	287,019 25	65,566 00	95,318 00
41	65,000	228	399,600	a 15,865 26	-----	15,865 26	-----	2,200 00
583	919,255	1,765	8,281,602	94,280 45	26,587 16	120,867 61	84,400 00	84,614 00
265	778,000	758	2,089,888	5,196 87	-----	5,196 87	-----	-----
80	48,768	806	614,118	37,966 25	-----	37,966 25	29,000 00	22,000 00
127	240,000	160	812,500	16,773 70	-----	16,773 70	10,319 13	9,819 13
204	246,788	441	694,982	6,776 00	-----	6,776 00	-----	1,000 00
14	21,700	38	56,656	16,742 85	-----	16,742 85	-----	2,000 00
44	56,500	99	174,000	1,044 45	-----	1,044 45	-----	-----
223	380,598	608	1,450,742	8,579 01	188 75	8,767 76	1,000 00	1,000 00
68	235,858	242	1,354,996	30,523 81	15,843 00	46,366 81	21,500 00	25,500 00
55	76,501	156	228,401	32,656 43	764 65	33,421 08	28,000 00	3,881 00
66	128,615	154	329,050	7,361 37	981 06	8,342 43	8,500 00	1,500 00
81	180,200	49	87,300	6,770 37	8,888 00	15,658 37	8,350 00	-----
103	101,000	108	97,500	1,950 66	-----	1,950 66	-----	-----
11	19,000	321	478,150	1,056 43	-----	1,056 43	-----	-----
432	778,908	2,479	4,885,770	16,434 67	2,786 00	19,220 67	4,000 00	9,500 00
96	202,865	1,942	6,408,000	144,013 14	b 46,465 33	190,478 47	54,000 00	62,000 00
17	26,000	44	77,880	95,292 40	26,208 77	121,501 17	48,900 00	-----
144	852,500	848	803,181	1,873 49	-----	1,873 49	-----	-----
120	209,500	628	1,157,268	21,261 98	-----	21,261 98	5,000 00	8,754 08
475	1,066,509	5,094	9,487,700	41,155 59	3,199 41	44,355 00	13,000 00	11,000 00
404	756,985	1,874	3,660,255	174,514 54	30,880 00	205,394 54	37,110 00	51,010 00
51	104,000	67	129,500	98,361 94	40,377 57	138,739 51	22,450 00	28,550 00
371	713,598	1,196	2,094,606	3,796 54	844 41	4,640 95	2,000 00	3,000 00
194	480,582	371	790,311	46,314 96	8,923 00	55,237 96	30,500 00	-----
46	122,500	-----	-----	15,087 61	-----	15,087 61	2,000 00	2,000 00
23	-----	-----	-----	11,092 14	414 00	11,506 14	8,000 00	13,000 00
2	10,000	29	60,200	7,120 75	1,851 40	8,972 15	-----	-----
16	16,500	87	98,500	1,324 54	-----	1,324 54	-----	-----
c 574	c 2,309,838	864	2,458,309	4,767 56	172 80	4,940 36	5,000 00	5,000 00
96	250,500	700	1,768,000	20,608 85	-----	20,608 85	9,964 96	9,964 96
208	290,000	516	781,000	14,343 67	15,292 57	29,636 24	28,650 00	28,650 00
-----	-----	-----	-----	24,494 05	-----	24,494 05	2,000 00	8,000 00
-----	-----	-----	-----	5,145 95	-----	5,145 95	1,536 43	-----
7,975	\$15,164,597	22,421	\$61,548,167	\$1,468,455 88	\$275,907 09	\$1,844,362 93	\$542,867 90	\$495,188 15

a Includes notes.
b Dividends paid in cash.
c Includes only 80 Life policies, insuring \$38,658 00, the remaining policies being 844, covering \$2,771,200 00, are accident policies.

BUSINESS OF LIFE INSURANCE COMPANIES IN MICHIGAN DURING 1873.

The foregoing table (No. IV.) shows the operations of the companies in this State, and gives the number and amount of new policies issued during the year ending December 31, 1873, the number and amount of policies in force at that date, and the amount of death losses and matured endowments paid, and also the amount of incurred losses.

The number of new policies issued upon the lives of the citizens of this State during 1873, as shown by the company statements, was seven thousand and seventy-five (7,075), insuring to the amount of fifteen millions one hundred and sixty-four thousand five hundred and ninety-seven dollars (\$15,164,597). The amount received in premiums during the same period was one million eight hundred and forty-four thousand two hundred and sixty-two dollars and ninety-two cents (\$1,844,262 92). The amount paid to Michigan policyholders during the year ending December 31, 1873, was five hundred and forty-two thousand eight hundred and sixty-seven dollars and ninety cents (\$542,867 90).

Of the new business transacted in this State during the year 1873, that of the Michigan Mutual Life Insurance Company, of Detroit, was the largest, the number of new policies issued by that company being 988, covering insurance to the amount of \$2,271,557. The whole number of policies in force in this company on the lives of citizens of Michigan December 31, 1873, was 2,638, insuring \$5,786,783. This company is outranked in the number of policies and the amount of its insurances in this State by only the New York Life, the Connecticut Mutual, and the Mutual Benefit Life Insurance Companies. It is a matter for congratulation that the efforts of the managers of this company to build up a sound life insurance company in Michigan are meeting with success. This company has accumulated nearly half a million of dollars, and the character of its investments is shown in the detailed statement on page 9 to 10.

The general results of the business of 1873 in Michigan, as compared with that of 1872, show a decrease of 287 in the number of new policies issued, and a decrease of \$408,982 in the amount insured; and also a falling off in premiums amounting to \$122,229 99. This decrease from the business of 1872 is largely due to the withdrawal of the companies heretofore mentioned, and their cessation from active work. A majority of the companies which did business here in both 1872 and 1873 made nearly as good a record of work in the latter as in the former year. It was generally supposed that the financial panic of 1873 would operate very unfavorably upon the interest and progress of life insurance. It may have impeded collections to some extent, but the failure of men and firms who had long possessed the confidence of the people called general attention to the frailty of individual credit, and also to the fact that the financial soundness of life insurance companies was not shaken. The instances

re numerous of men who went down to poverty and even death from the effects of the recent panic; but from their prudent investment in life insurance, they left an inheritance to their dependents.

It is estimated by those who have sought for the statistics of the failures of business men, that about ninety-eight per cent fail in business, and that about ninety per cent die destitute. If these figures are even approximately true, they demonstrate most unmistakably that the judicious purchase of life insurance would avert much destitution and misery, and relieve municipalities and the State from the burden of caring for those who otherwise become dependents upon public charity.

The following is a comparison of the new business done in Michigan for the years 1871, 1872, and 1873:

YEAR.	No. of Companies.	NEW POLICIES ISSUED.		TOTAL PREMIUMS. (Old and New Business.)
		Number.	Amount.	
1871.....	56	10,156	\$17,839,265 00	\$1,824,975 80
1872.....	45	7,352	15,472,579 00	1,966,492 91
1873.....	44	7,075	15,164,597 00	1,844,262 92

The number of life companies authorized for the year 1874 is 37.* The names and location of these are given in the Register, on page II., and their financial condition is fully shown in the annexed tables and abstracts.

The largest number of life insurance companies ever represented in this State was in the year 1870, when sixty-six were authorized. The yearly addition in the number of companies represented in this State from 1861 to 1870, the premium receipts from 1861 to and including 1873, as also the *decline* the number of companies since 1870, may be seen from the following:

SYNOPSIS OF NUMBER OF COMPANIES IN MICHIGAN AND PREMIUM RECEIPTS FROM 1861 TO 1873, BOTH INCLUSIVE.

YEAR.....	1861	1862	1863	1864	1865	1866	1867
No. of Companies..	12	15	20	20	24	34	43
Premiums.....	\$63,335 00	\$97,730 00	\$215,191 00	\$365,362 00	\$542,356 33	\$800,207 00	\$1,005,612 08

YEAR.....	1868	1869	1870	1871	1872	1873	1874
No. of Companies..	47	54	66	56	45	44	37
Premiums.....	\$1,186,930 90	\$1,388,839 76	\$1,690,577 08	\$1,824,975 30	\$1,966,492 91	\$1,844,262 49	.....

* Not including the Railway Passengers' (accident).

In the thirteen years last past, the people of this State have paid to life insurance companies (mostly of other States) \$12,991,256 85, or nearly a million a year. In the year 1870 the companies paid for death losses and claims in Michigan the sum of \$405,479 58; in 1871, \$432,190 00; in 1872, \$432,206 00; in 1873, \$542,867 90. These figures are considerably below the actual sums paid, as they do not represent the losses paid by companies that assumed risks and then withdrew from the State. We have no record of their payments, and have no means of ascertaining the amounts of dividends actually paid from the cash and note receipts, or used to purchase new insurance. The collection of these statistics, representing actual payments, would largely augment the aggregate returns to policy-holders. The re-payment of the amounts agreed to be refunded lies in the future, and at the maturity of the respective policies. The life insurance policy-holders and their beneficiaries in Michigan to the number of about 30,000 are interested in the future payment of over \$60,000,000 by the life insurance companies doing business in this State. These policies, and the amount insured, are distributed in companies of different States as follows:

STATE WHERE ORGANIZED.	POLICIES IN FORCE IN MICHIGAN DECEMBER 31, 1873.	
	Number.	Amount.
Michigan company.....	2,638	\$5,786,783 00
Connecticut companies.....	6,620	14,237,967 00
District of Columbia company.....	243	802,131 00
Illinois companies.....	679	1,867,461 00
Maine company.....	760	1,763,000 00
Massachusetts companies.....	988	1,859,885 00
Missouri company.....	242	1,356,996 00
New Jersey company.....	1,942	6,408,000 00
New York companies.....	12,967	24,656,667 00
Pennsylvania companies.....	818	571,192 00
Vermont company.....	44	77,880 00
Wisconsin company.....	1,874	2,660,253 00
Totals.....	29,421	\$61,545,167 00

The large interest which Michigan policy-holders now have in the success and fidelity of the companies they have patronized, is each year augmented. They have a direct and vital interest in the laws regulating life insurance of each State by which these companies are incorporated, and also in the effectiveness of the supervision therein. A controlling interest just now, of all policy-holders, is that the legislatures of the several States shall rescind the power of companies to violate their contracts by

AMALGAMATIONS OR REINSURANCES.

In the last Report from this department this subject was considered at length. The conclusions then reached were:

1st. That by reinsurances, as now practiced, great wrong was done to the policy-holders transferred, and also to the policy-holders of the company receiving the transfer.

2d. That whenever it became advisable for the State to wind up a company, or desirable on the part of the company itself to close business, that the *policy-holders* should be permitted to elect trustees for the proper *pro rata distribution of the effects to the lawful owners of the reserve*.

Subsequent developments concerning wholesale reinsurances have confirmed the opinion then entertained, that they should be absolutely prohibited by law. This manner of voiding solemn obligations to policy-holders, and of winding up business, has been adopted by companies as the easiest and most lucrative. The way is easy, because done under cover of present laws which allow a company "to reinsure any risk undertaken by it, and to grant reinsurances upon any similar risk." No claim is set up that the spirit and true intent of such a clause in the laws of the several States was not to *protect* policy-holder and company by additional security which the endorsing company would give. Such laws were not for wholesale transfers without the knowledge or consent of the policy-holders. A law which was designed to give strength to honorable management, has been perverted and distorted into a source of alarming weakness, and until public confidence is growing threadbare in an institution whose sole dependence must be its claim to honesty and fair dealing. The difficulty of concert of action on the part of policy-holders who are far removed and have no knowledge of the transfer, and the apparent unequal chances in a contest with a corporation, by individuals whose money would act in the double capacity of employing counsel for plaintiff and defendant, have doubtless prevented an appeal to the courts.

This accepted way of ignoring policy-contracts is *lucrative* beyond question. Men who fail in business through adverse circumstances, and do not make money by the failure, are anxious to have their high honor stand unimpeached before community. They invite creditors in to share the remaining effects, and start out again, empty-handed, but with clear consciences. How is it with the companies that have reinsured their risks within the few years past? The financial basis of the new compact is kept a profound secret. The only information vouchsafed the policy-holder is that a bill for his sale and transfer has been signed, sealed, and delivered. His natural inference is, that fresh hands will bind him strongly to the new compact, by a refusal to release any portion of the large sum he has already paid, and then pluck him of future premiums until he is again turned over to some other company for indemnity. It is not wonderful, in view of such an unpromising future, that multitudes of policy-holders prefer to lapse their policies, and lose what they have paid.

The profits from lapsed reinsured policies are large, and a division of these spoils is doubtless one of the binding conditions, as well as a tempting inducement to the secret contract.

An inordinate vanity to swell the volume of business, and a reckless expenditure of the funds belonging to policy-holders, are two prominent features in most cases of reinsurance.

The officers or stockholders selling out, do so to their great personal advantage, where competition is brisk and buyers numerous. The policy-holders' money is thus in very many instances used to buy up a company which gives no accession of life and strength, but may act as a dead weight, to sink the company making the purchase.

The great wrongs perpetrated by the reinsurances as now practiced are by no means borne by the policy-holders of the reinsured company alone. The company which reinsures or takes in another, without any examination as to health conditions, without reference to climatic disabilities, and regardless of the real cost of carrying such risks to maturity, does a grievous wrong to *its* policy-holders. These new policy-holders, *en masse*, are forced trespassers upon the reserve fund of others. There may be isolated instances wherein two companies have been merged as an economical measure, to the mutual advantage of each. These cases are rare indeed. The elements composing the mixture are not harmonious. Jealousy and ill feeling of ousted officers make easy work for wreckers who desire fresh spoils. Agents who have spent years of work in building up a company are left in an extremely vexatious and embarrassing position toward their patrons, to explain something which is unexplainable. They have been retailing false hopes and promises, coined for them at the home office. The pecuniary loss and injured business reputation of the agent who has unwittingly duped his friends is no small factor in the product of the iniquities of re-insurances. These elements of disorganization and discord, combined with the deluded policy constituents, leave but faint hopes that the new compact will prove a lasting success.

The men who have set themselves up in the business of selling life insurance, and by fair promises have drawn in the money and influence of policy-holders, and who fail to carry out in good faith the contracts they have entered into, are not entitled to any false sympathy, much less to money emoluments. The deluded victims of their incapacity or dishonesty need sympathy and the protection of the strong arm of the law to reclaim a portion of the funds entrusted to incompetent hands.

The idea of allowing a company to "recuperate" by cutting off expenses and ceasing to do new business, is fine in theory, but it is practically a slow and painful way to dissolution. It also affords too safe a means of spiriting away assets, and a rare opportunity of *freezing out policy-holders*.

Life insurance companies of ordinary size and strength cannot float up stream. When the oars of active competition are shipped, a retrograde movement is the result. New life and strength must be infused or destruction and death will ensue. When the crew lose confidence in the managing officers, confusion and disaster are inevitable. If the officers of life insurance companies were elected

by, and could be held directly responsible to the policy-holders, doubtless many companies could be saved by a change in the management. The facts are that many of these corporations are mutual only in name, and the policy-holders have no controlling influence whatever. If any concerted action on their part could be secured, it would be marshalled only for ignominious defeat by the ring management who control the funds, and perhaps the unlimited use of a proxy majority of the policy-holders.

These ring managers hold on to power, and by the ingenious circulation of the rumor that new business will be declined and that "recuperation" will be inaugurated, take their leisure to find a profitable purchasing customer. No intimation was ever promulgated that these managers had commenced recuperation by pruning their own salaries. Information as to where and to whom premiums may be paid, since the withdrawal of the regular collecting agent, is frequently denied to policy-holders, as is also any statements of the finances. The process of freezing out policy-holders is lucrative as it decreases the reserve liability and enhances the net profits of a re-insurance.

It is probable that there is a very large majority of policy-holders in the States who would even vote their companies into the hands of receivers to-day, rather than subject themselves to be sold out and transferred without their knowledge or consent. The wrongs now done to policy-holders are small compared with those for which present re-insurances are simply paving the way. The companies which have recently re-insured and gone out of business are of comparatively recent organization. The decrease in the number of companies is not yet so great as to prevent active competition, but the tendency is to build up huge monopolies, which the people, and particularly the policy-holders of life insurance companies, in the light of recent reinsurances, have good cause to fear.

The policy-holders of this country demand from the law-makers of each State that charters life insurance companies a statute that shall absolutely compel such corporations to fulfill their contracts, or to disgorge and make a *pro rata* distribution of the funds to the lawful owners. The present policy-holders of this State,—with the exception of those of the Michigan Mutual Life,—are, as shown on page xvi., much more deeply interested in the laws which may be enacted in other States on this subject, than in Michigan. The New York companies are receiving from policy-holders of this State premiums on over twenty-four and one-half millions of dollars of insurance; Connecticut companies, on fourteen and a quarter millions; New Jersey (Mutual Benefit), on six and a half millions; while the one company organized in this State is receiving premiums on about six millions. Wisconsin receives on two and a half millions, and Illinois, Massachusetts, Maine, and Missouri companies are collecting premiums on from one to two millions of dollars each. In the absence of any law in those States regulating the re-insurance of policy-holders of this State, the prohibition of the business of such companies in Michigan is the only remedy that could be applied. It being impossible to divine the future of all these companies, we are

not prepared to advocate any such radical prohibition measure. Looking at the past re-insurances of such companies as had risks in this State, we have no hesitation in asserting that the damage done to policy-holders and to well-intentioned companies by re-insurances far outweighs the benefits conferred.

This subject is receiving the careful consideration of the Commissioners of the several States, and was discussed by the National Insurance Convention, composed of State Commissioners, at its fourth annual session at Boston, in September last. At that time a committee was appointed, consisting of the Commissioners of New York, Kentucky, and Michigan, who subsequently reported, recommending such legislation as would prevent wholesale re-insurances. This convention meets again at Detroit on the second day of September next, and it is probable that concerted action will hasten the enactment of a general law which shall protect the insured from the evils of amalgamations. Massachusetts has already by law prohibited her life insurance companies from re-insuring their risks *without the approval of the Insurance Commissioner*, except as to a fractional part, not exceeding one-half of any individual risk. In relation to this law the Commissioner of Connecticut makes the following remark, in which we concur:

"The wisdom of reposing in any one individual so great a power, with its responsibilities and temptations, especially if there be a probability that he will be called to exercise it, is more than questionable, and it may reasonably be doubted whether most officials would not shrink from the assumption of its duties and responsibilities single-handed."

DEPOSITS.

The laws of this State require that life insurance companies organized herein shall deposit with the State Treasurer of this State, for the benefit of all policy-holders, one hundred thousand dollars. Of this deposit at least fifty thousand dollars may consist of the stocks or bonds of this State or of the United States. The remainder may be in first mortgages of real estate, worth double the amount of the lien, and bearing interest at not less than seven per cent.

The companies of other States now doing business in Michigan have no deposit of securities in this State. They are admitted and authorized under the reciprocal clause of the law, which provides, "That when, by the statutes of any other State, life insurance companies organized or doing business therein are required to keep on deposit with the State Treasurer, or other State officer, securities for the protection of policy-holders generally, and any such company shall furnish to the Commissioner of Insurance of this State the certificate of the proper officer of such other State, showing the amount and character of the securities so deposited with him, and it shall appear therefrom that the said securities are equal in market value and availability to one hundred thousand dollars of the interest-bearing bonds of this State, and that a portion equal in market value to fifty thousand dollars of the interest-bearing bonds of this State are of State or United States bonds, and it shall further appear from the laws of such other State that the securities so deposited are subject to be made available to satisfy judgments of policy-holders in any manner corresponding to that provided for the care of securities deposited under this act, that the

Commissioner of Insurance shall thereupon be authorized to issue to such company an authority or license to transact the business of life insurance within this State, without any such deposit of securities with the State Treasurer of this State."

The names of the different companies, the amount and character of the deposits, and the State officers of the different States holding such deposits, are shown in the following:

SCHEDULE OF DEPOSITS.

COMPANIES. Name and Location.	Amount Deposited.	State where Deposited.	Officer Holding Deposit.	CHARACTER OF SECURITIES.		
				U. S. Bds.	State Bonds.	Mortgages.
MICHIGAN COMPANY.						
Michigan Mut., Detroit	\$104,750	Michigan	State Treasurer..	-----	Mich. war b'n'ty loan bonds \$20,000	\$54,750
OTHER STATES.						
Etna, Hartford.....	100,000	Connecticut..	State Treasurer..	\$100,000	-----	-----
American, Phila.....	100,000	Pennsylvania..	Auditor General..	-----	Penn. St'te bds. \$100,000	-----
Atlantic Mut., Albany	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Berkshire, Pittsfield..	100,000	Massachusetts	State Treasurer..	100,000	-----	-----
Brooklyn, New York..	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Charter Oak, Hartford	100,000	Connecticut..	State Treasurer..	50,000	-----	\$50,000
Conn. General, H'tford	100,000	Connecticut..	State Treasurer..	80,000	Conn. St'te bds. \$20,000	-----
Conn. Mutual, H'tford	100,000	Connecticut..	State Treasurer..	100,000	-----	-----
Continental, Hartford.	100,000	Connecticut..	State Treasurer..	100,000	-----	-----
Continental, N. Y.....	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Equitable, New York..	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Germania, New York..	104,000	New York....	Supt. of Insur'nce	104,000	-----	-----
Globe Mutual, N. Y....	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Home, Brooklyn.....	100,000	New York....	Supt. of Insur'nce	50,000	N. Y. State bds. \$50,000	-----
Hom'p'th'c Mut., N. Y.	110,000	New York....	Supt. of Insur'nce	100,000	N. Y. State bds. \$10,000	-----
John Hancock, Boston	100,000	Massachusetts	State Treasurer..	100,000	-----	-----
Knickerbocker, N. Y..	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Life Ass'n, St. Louis..	110,000	Missouri.....	Supt. of Insur'nce	-----	Mo. State bds. \$50,000	\$60,000
Manhattan, New York	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Mass. Mutual, Boston	100,000	Massachusetts	State Treasurer..	100,000	-----	-----
Merchants', N. Y.....	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
Metropolitan, N. Y....	100,000	New York....	Supt. of Insur'nce	50,000	-----	\$50,000
Mutual, New York....	120,000	New York....	Supt. of Insur'nce	120,000	-----	-----
Mut. Benefit, Newark.	100,000	New Jersey...	Compt. of Treas..	100,000	-----	-----
National, Montpelier.	100,500	Vermont.....	State Treasurer..	52,000	Vt. State bds. \$48,500	-----
Nat. of U. S. A., Wash.	100,000	U. S. Treas...	U. S. Treasurer..	100,000	-----	-----
New Eng. Mut., Bost'n	100,000	Massachusetts	State Treasurer..	-----	Mass. St'te bds. \$100,000	-----
New York, New York..	100,000	New York....	Supt. of Insur'nce	100,000	-----	-----
N.W. Mut., Milwaukee	150,000	Wisconsin...	State Treasurer..	50,000	-----	\$100,000
Penn Mut., Phila.....	100,000	Pennsylvania..	Auditor General.	100,000	-----	-----
Phoenix Mut., H'tford	100,000	Connecticut..	State Treasurer..	100,000	-----	-----
State Mut., Worcester	100,000	Massachusetts	State Treasurer..	100,000	-----	-----
Teutonia, Chicago....	102,484	Illinois.....	State Treasurer..	50,000	-----	\$52,484
Travelers' Hartford..	200,000	Connecticut..	State Treasurer..	160,000	Conn. St'te bds. \$40,000	-----
Union Mut., Augusta..	100,000	Maine.....	State Treasurer..	-----	Maine bds., reg. \$100,000	-----
Washington, N. Y.....	100,000	New York....	Supt. of Insur'nce	100,000	Conn. bds., reg. \$50,000	-----
Railway Pass., H'tford	100,000	Connecticut..	State Treasurer..	50,000	-----	-----
* Aggregates.....	\$3,920,584			\$2,968,000	\$571,500	\$386,084

* Not including Railway Passengers'.

ANNUAL BALANCE SHEETS.

The particular attention of policy-holders and others interested in the statements of life insurance companies is called to Table I, on page vi, and to the abstracts on pages 9 to 93. These are made up from the sworn reports of the companies rendered on the *balance-sheet blank* in use by this department. They exhibit the *net balances* at the close of the year 1872, augmented by the actual income of 1873, and diminished by the proper amount of actual disbursements during the year 1873. The net balance, December 31, 1873, and the manner in which obtained, is stated, and the character of the investments composing such net balance is fully set forth.

This balance-sheet blank was designed by the Commissioner in 1871, and has been used by the companies reporting to this department for the last two years. In its preparation I received valuable suggestions from Messrs. L. Thayer (Mich.), D. Parks Fackler (N. Y.), Prof. Wm. H. C. Bartlett (N. Y.), Jacob L. Greene (Conn.), A. E. Harvey (Mo.), and others, to whom my thanks are due.

Its construction seemed a necessity from the fact that an erroneous system of accounts led many companies into the practice of returning uncollected, unreported, and deferred premiums, and accrued and unpaid interest *premiums and interest actually received*. Such a pernicious system of accounts is apt to lead to grave irregularities, and withal absolute prevents any true computation of ratios of expense to income. Moreover, any system of manipulating the interest accounts by charging interest as *received* which has not been *collected and paid in*, confuses and blinds the only correct chart by which the reckoning of true progress in a life insurance company can be determined. This balance sheet blank is designed not only as a check to the income and disbursement accounts, but as a delineator of the *bona fide* realized assets composing the *net balance*. There is a wide difference between the assets of a company which are *in possession* and those *in expectancy*. The Commissioner first deviated from the convention blank for the purpose of bringing about a needed reform in annual statements, and for the purpose of correcting the practices of some companies whose systems of accounts were erroneous. These objects seem to lie within the proper sphere of State supervision, and their attainment will reveal to the policy-holder the actual premium and interest income of his company, from year to year; and in short, present in a concise form the different sources of actual income and actual disbursements, and the character of the *net realized assets in possession to balance*, and show its ability to meet outstanding obligations at maturity.

In 1872 the introduction of this blank form necessitated much correspondence and patient correction of statements. This year, however, the companies with a single exception,* made correct statements and accurate balances.

The principles of this balance-sheet form of Life Statement are based on

* Phoenix, of Hartford.

system of accounts as follows, viz.: *If to the realized or net assets of a company, on the 31st day of December, 1872, we add the actual income received during the year 1873, and from such total subtract the disbursements for the year 1873, the remainder will be the balance of net or realized assets which a company should have on hand on the 31st day of December, 1873.*

ILLUSTRATION.

Balance of net assets Dec. 31, 1872.....	\$265,930 73
Total actual income of 1873.....	256,355 11
Total.....	\$522,285 84
Disbursements of 1873.....	148,739 24
<i>Balance Dec. 31, 1873.....</i>	<i>\$373,546 60</i>

Invested in the following assets, as per ledger accounts, viz.:

Mortgages.....	\$240,347 20
Collateral loans.....	4,750 00
Loans to policy-holders.....	1,000 00
Premium notes or liens.....	4,341 25
Stocks and bonds.....	56,006 29
Cash on hand.....	35,184 31
Cash in bank.....	21,583 83
Bills receivable.....	1,028 35
Agents' ledger balances.....	9,305 37

Total net assets as <i>per balance</i> above.....	\$373,546 60
---	--------------

Then follow other assets.

The "other assets," such as interest due but not paid, accrued interest and dividends, market value of assets over cost, uncollected and deferred premiums, etc., are legitimate assets, but are yet in expectancy, and hence form no part of a true net balance. For instance, the amount of unreported or deferred premiums on the last day of the year is a large item in the statements of most companies. If these are counted as actual income, and are sworn to as having been actually received, but from lapses or other cause are never realized, the income account is in confusion, and cross entries must be made to offset. Such a method ladders up the books with fictitious figures, and prevents a simple, straightforward statement, which companies ought to be able to give.

At the last session of the National Insurance Convention, I had the honor to move that this balance-sheet blank form of annual statement be substituted for that now in use. The subject was referred to a committee, who reported* the matter back to the Convention, and recommended that a committee consisting of the Commissioners of Massachusetts and Michigan be appointed to confer with the different life insurance companies, and ask for their views and suggestions on the proposed change. The special committee appointed carried out* the instructions of the Convention, and will report the communications

*See appendix.

they have received at the next session of the Convention, to be held Sept. 2, 1874, at Detroit.

SERVICE OF PROCESS

Upon the Commissioner of Insurance, to bring suit against life insurance companies of other States under Act No. 155 of 1873, has been made in only three instances since the passage of that act, which went into effect July 25, 1873, and requires both fire and life companies to, as heretofore, appoint a resident of this State on whom service of process may be made, and also to stipulate and agree that service of process on the Commissioner of Insurance of this State, or his deputy, shall have the same force and effect as if served upon the company or its resident attorney.

When process against or affecting any company is served on the Commissioner of Insurance, or his deputy, the same must be by duplicate copies, one of which is to be filed in the office of the Commissioner, and the other by him immediately mailed, postage prepaid, to the home office of the company, or to such branch or general agency of the company, or to the address of the authorized resident attorney in this State, as the company may designate in such stipulation.

The object of this enactment is to reach all companies, but particularly those who send a temporary attorney or agent into this State, and withdraw both company and attorney, leaving no representative on whom service can be made.

Very respectfully,

SAMUEL H. ROW,
Commissioner of Insurance.

EXPENSES

Of Insurance Bureau for the year ending April 15, 1874 :

For printing and binding Annual and Supplemental Reports of 1873, and miscellaneous printing.....	\$2,566 6
For stationery and books.....	181 3
For postage.....	339 3
For express, telegraphing, and advertising.....	27 5
For office furniture and fixtures.....	178 0
For salary of Commissioner.....	2,000 0
For salary of Deputy (Henry N. Lawrence).....	1,200 0
For salary of clerk 2½ months, Geo. H. Seymour.....	208 3
For salary of clerk 1 month, A. H. Phinney.....	83 3
For salary of clerk 6½ months, H. W. Walker.....	541 6
Total expense.....	\$7,326 2

STATISTICAL TABLES.

LIFE INSURANCE.

TABLE A.

POLICY REGISTER—COMPARISON OF NUMBER OF POLICIES AND AMOUNTS OF INSURANCES
IN FORCE DECEMBER 31, 1872 AND 1873.

ALSO: TABLE B,

SHOWING NUMBER AND AMOUNT OF POLICIES TERMINATED DURING 1873.

TABLE A.—Policy Register,—Comparison of Policies and Amount at Risk December 31, 1872 and 1873.

NAME AND LOCATION.	Organized.	POLICIES, 1872.		POLICIES, 1873.		INCREASE OR DECREASE OVER 1872.					
		Number in Force.	Amount at Risk Dec. 31.	Number in Force.	Amount at Risk Dec. 31.	POLICY.		AMOUNT AT RISK.			
						Increase.	Decrease.	Increase.	Decrease.		
MICHIGAN COMPANY:											
Michigan Mutual, Detroit.....	1867	2,337	\$5,234,981 87	8,451	\$7,519,232 79	1,094	-----	\$2,534,430 92	-----	-----	-----
OTHER STATES:											
Aetna, Hartford.....	1820	50,028	100,517,773 50	53,563	98,963,149 50	3,554	-----	-----	-----	\$1,754,623 00	-----
American, Philadelphia.....	1850	14,929	33,153,001 36	14,480	33,473,574 76	261	-----	-----	-----	-----	-----
Atlantic Mutual, Albany.....	1866	4,343	8,450,145 00	4,044	7,632,303 00	-----	804	-----	-----	-----	817,843 00
Berkshire, Pittsfield, Mass.....	1851	4,479	10,523,413 00	4,370	10,734,043 00	91	-----	-----	-----	203,630 00	-----
Brooklyn, New York.....	1864	4,569	11,992,933 00	5,133	13,239,963 00	568	-----	-----	1,237,005 00	-----	-----
Charter Oak, Hartford.....	1850	24,756	63,437,633 00	24,761	61,367,347 00	5	-----	-----	-----	1,459,841 00	-----
Connecticut General, Hartford.....	1865	2,805	7,337,063 23	2,415	7,177,536 23	110	-----	-----	-----	159,537 00	-----
Connecticut Mutual, Hartford.....	1846	62,326	181,726,340 00	66,550	181,302,780 00	724	-----	-----	75,890 00	-----	-----
Continental, Hartford.....	1863	10,745	13,330,233 00	10,300	13,334,303 00	55	-----	-----	615,030 00	-----	-----
Continental, New York.....	1865	23,579	60,623,390 00	27,331	57,791,433 00	-----	648	-----	-----	2,331,907 00	-----
Equitable, New York.....	1859	43,135	171,443,351 00	47,233	134,222,130 00	4,133	-----	13,833,779 00	-----	-----	-----
Germania, New York.....	1860	19,345	34,600,263 55	19,739	34,342,513 17	374	-----	242,549 62	-----	-----	-----
Globe Mutual, New York.....	1864	12,534	30,234,133 00	12,549	29,316,031 00	15	-----	-----	-----	930,154 00	-----
Home, Brooklyn.....	1860	10,390	21,470,111 00	10,755	21,773,033 00	165	-----	303,973 00	-----	-----	-----
Homeopathic Mutual, New York.....	1863	2,337	4,634,514 96	2,491	4,331,321 10	164	-----	6,716 14	-----	-----	-----
John Hancock, Boston.....	1863	7,912	13,175,554 00	7,761	17,032,333 00	-----	151	-----	-----	1,148,303 00	-----

1868	1869	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	2989	2990	2991	2992	2993	2994	2995	2996	2997	2998	2999	3000	3001	3002	3003	3004	3005	3006	3007	3008	3009	3010	3011	3012	3013	3014	3015	3016	3017	3018	3019	3020	3021	3022	3023	3024	3025	3026	3027	3028	3029	3030	3031	3032	3033	3034	3035	3036	3037	3038	3039	3040	3041	3042	3043	3044	3045	3046	3047	3048	3049	3050	3051	3052	3053	3054	3055	3056	3057	3058	3059	3060	3061	3062	3063	3064	3065	3066	3067	3068	3069	3070	3071	3072	3073	3074	3075	3076	3077	3078	3079	3080	3081	3082	3083	3084	3085	3086	3087	3088	3089	3090	3091	3092	3093	3094	3095	3096	3097	3098	3099	3100	3101	3102	3103	3104	3105	3106	3107	3108	3109	3110	3111	3112	3113	3114	3115	3116	3117	3118	3119	3120	3121	3122	3123	3124	3125	3126	3127	3128	3129	3130	3131	3132	3133	3134	3135	3136	3137	3138	3139	3140	3141	3142	3143	3144	3145	3146	3147	3148	3149	3150	3151	3152	3153	3154	3155	3156	3157	3158	3159	3160	3161	3162	3163	3164	3165	3166	3167	3168	3169	3170	3171	3172	3173	3174	3175	3176	3177	3178	3179	3180	3181	3182	3183	3184	3185	3186	3187	3188	3189	3190	3191	3192	3193	3194	3195	3196	3197	3198	3199	3200	3201	3202	3203	3204	3205	3206	3207	3208	3209	3210	3211	3212	3213	3214	3215	3216	3217	3218	3219	3220	3221	3222	3223	3224	3225	3226	3227	3228
------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

TERMINATED POLICIES AND AMOUNTS

[1873.]

TABLE B.—Terminated Policies and Amounts,—Showing the number of Policies and Amounts of Insurance Terminated in 1873, and the manner of Termination, in the Life Insurance Companies doing Business in Michigan during the Year ending December 31, 1873.

NAME AND LOCATION.	I. BY DEATH OR MATURITY.		II. BY EXPIRY.		III. BY SURRENDER.		IV. BY LAPSE.		V. BY CHANG'D AND OLD POLICIES DECREASED.		VI. NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MICHIGAN COMPANY.												
Michigan Mutual, Detroit.....	17	\$36,605			177	\$350,100	108	\$260,850		\$6,500	186	\$428,560
OTHER STATES.												
Ætna, Hartford.....	710	1,769,100	7	\$15,500	3,881	8,441,246	1,708	6,210,776			1,902	2,651,598
American, Philadelphia.....	210	447,988	8	1,800	96	178,580	1,179	2,984,520	810	968,900	866	944,864
Atlantic Mutual, Albany.....	51	120,415			120	825,500	582	1,120,267			147	260,081
Berkshire, Pittsfield, Mass.....	58	121,181			104	288,022	448	\$92,150			112	211,764
Brooklyn, New York.....	68	182,800	1	8,500	322	932,165	517	1,173,200	13	62,000	180	457,000
Charter Oak, Hartford.....	248	669,875	8	4,000	1,121	2,714,682	2,782	6,909,845			1,009	2,087,880
Connecticut General, Hartford.....	88	95,045	4	15,830	88	191,920	591	1,886,808		62,471	148	285,400
Connecticut Mutual, Hartford.....	876	2,642,687	8	8,800	1,586	4,987,090	2,085	6,464,566		190,060	450	1,288,200
Continental, Hartford.....	112	174,988	8	83,000	120	200,988	1,280	2,164,250		880,275	468	922,400
Continental, New York.....	808	701,056	8	87,500	705	1,950,000	5,140	10,623,960	512	970,000	1,200	2,500,000
Equitable, New York.....	545	2,224,560	14	75,000	1,917	11,488,157	4,187	16,053,222			2,887	10,822,850
Germania, New York.....	883	588,672	16	29,059	668	1,294,785	908	1,483,096	11	25,889	264	465,794
Globe Mutual, New York.....	147	452,192	1	7,500	1,047	8,278,227	1,982	5,836,595	8	18,000	435	1,897,914
Home, Brooklyn.....	107	288,270	2	8,500	787	1,418,150	180	274,950		94,500	127	268,500
Homeopathic Mutual, New York.....	24	45,618	8	16,000	192	475,856	278	586,750	87	98,816	115	180,985
John Hancock, Boston.....	96	236,758	8	7,000	28	188,900	881	2,098,500	269	751,686	160	346,100

Knicterbocker, New York.....	250	724,819	83	85,594	1,023	2,276,194	2,841	7,596,109	649	2,294,200	308	868,669
Life Association, St. Louis.....	158	798,660	7	85,500	198	1,014,875	1,741	7,099,808	475	4,079,925	825	2,889,456
Manhattan, New York.....	197	675,017	---	---	132	408,518	948	2,903,079	161	287,900	327	1,188,888
Massachusetts Mutual, Boston.....	148	820,875	183	611,800	173	451,607	1,123	2,755,120	---	91,024	489	862,450
Merchants', New York.....	6	9,500	---	---	81	212,189	819	563,750	---	1,000	288	529,200
Metropolitan, New York.....	170	194,500	1	8,500	1,700	2,288,216	2,436	8,264,261	9,609	8,485,172	1,968	2,065,976
Mutual, New York.....	924	2,904,880	---	---	2,510	8,399,110	8,000	8,407,210	---	6,860,501	1,652	5,175,540
Mutual Benefit, Newark.....	515	1,845,890	6	5,960	298	905,986	1,039	8,460,340	383	8,316,735	407	1,144,350
National, Montpelier, Vt.....	42	85,805	---	---	96	274,807	889	694,800	1	66,000	86	211,500
National of U. S. of A., Washington.....	126	294,809	---	---	116	404,985	1,844	2,885,470	828	984,500	792	1,984,806
New England Mutual, Boston.....	246	776,888	10	87,000	415	1,400,817	2,860	6,889,899	---	32,500	282	588,235
New York, New York.....	518	1,511,970	19	45,840	2,407	7,883,011	3,048	8,039,165	---	1,211,156	921	8,218,186
Northwestern Mutual, Milwaukee.....	331	705,137	4	82,275	787	1,186,157	3,227	6,274,966	46	1,212,486	788	2,108,184
Penn Mutual, Philadelphia.....	106	404,351	---	---	164	558,650	897	1,044,600	---	22,500	167	587,875
Phoenix Mutual, Hartford.....	368	937,012	---	---	88	187,676	3,239	6,954,518	661	1,747,725	8,092	5,492,548
Republic, Chicago.....	82	205,868	2	1,180	249	676,668	1,125	2,640,468	16	245,086	588	1,683,940
State Mutual, Worcester.....	40	78,000	72	44,227	60	150,750	108	319,801	---	---	34	66,500
Tentonia, Chicago.....	88	52,028	---	---	42	63,500	869	729,004	88	31,500	975	805,000
Travelers', Hartford.....	148	251,996	*23,607	93,189,666	26	75,305	738	1,388,150	223	458,669	388	625,400
Union Mutual, Augusta.....	195	424,700	5	5,400	452	1,037,485	1,645	-4,084,526	1	659,024	711	1,603,711
Washington, New York.....	115	304,590	8	21,485	481	1,238,985	905	2,455,900	---	---	888	932,215
Aggregated.....	8,663	\$24,205,411	23,976	\$94,330,706	23,914	\$69,241,337	57,483	\$147,067,298	6,825	\$90,672,599	34,637	\$90,090,585

* Including accident policies.

RECAPITULATION.

	No.	Amount.
I. By death.....	8,669	\$24,308,411
II. By expiry.....	* 28,976	94,880,796
III. By surrender.....	28,914	69,341,887
IV. By lapse.....	57,489	147,067,298
V. By changed and old policies decreased.....	6,825	80,672,599
VI. Not taken.....	24,657	60,000,885
	<hr/> 150,466	<hr/> \$425,811,821

* Including accident policies.

MICHIGAN LIFE INSURANCE COMPANY.

ABSTRACT

COMPILED FROM THE ANNUAL STATEMENT

OF THE

MICHIGAN MUTUAL LIFE INSURANCE CO.,

SHOWING ITS CONDITION ON THE 31ST DAY OF DECEMBER, 1873.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY,

MICHIGAN.

[Incorporated November 12, 1867; commenced business, November 12, 1867.]

HOME OFFICE, DETROIT.

JACOB S. FARRAND, *President*. JOHN T. LIGGETT, *Secretary*.
L. M. THAYER, *General Agent*; JAMES C. WATSON, *Actuary*.

CAPITAL.

Capital stock paid.....	\$100,000 00.	
Balance of net or ledger assets December 31, 1873.....		*\$265,920 78

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$238,545 50	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	117 42	
Total.....	\$238,663 32	
Deduct amount paid to other companies for re-insurance on policies in this company.....	511 68	
Total premium income.....	\$238,151 54	
Cash received for interest upon mortgage loans.....	16,746 43	
Cash received for interest on bonds owned and dividends on stock.....	4,076 50	
Cash received for interest on premium notes, loans, or liens.....	808 88	
Cash received for interest on other debts due the company.....	2,062 19	
Cash received as discount on claims paid in advance.....	14 52	
Total of income during the year.....		\$254,855 11
Total.....		\$252,285 94

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$20,121 88	
Cash paid for matured endowments and additions.....	871 96	
Total paid for losses and matured endowments.....	\$20,993 84	
Cash paid for surrendered policies.....	20,266 58	
Premium notes, loans, or liens used in purchase of surrendered policies.....	80 74	
Cash paid for dividends to policy-holders.....	18,456 94	
Total payments to policy-holders.....	(\$39,747 60)	
Cash paid stockholders for interest or dividends.....	10,090 14	
Cash paid for commissions to agents.....	15,567 88	
Cash paid for salaries and travelling expenses of managers for agencies and general, special, and local agents.....	31,442 85	
Cash paid for medical examiners' fees.....	4,387 87	
Cash paid for salaries and other compensation of officers and other office employees.....	8,591 87	
Cash paid for taxes and revenue stamps, licenses, and fees.....	1,425 72	
Cash paid for rent.....	1,750 00	
Cash paid for furniture and fixtures and safes for home and agency offices, cash paid for postage, exchange, and expressage, printing, canvassing, documents, blanks, and all other incidental agency and office expenses, \$4,877 75.....	5,735 81	
Total expenses of management.....	(\$68,901 50)	
Total disbursements during the year.....		\$148,789 24
Balance Dec. 31, 1873.....		\$873,546 00

* The balance given Dec. 31, 1873, as per last report, was \$268,487 78; the discrepancy of \$2,567 06 between that amount and amount above given is explained by deducting the amount of furniture account (\$2,567 06) at the beginning of the year.

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$240,847 29
---	--------------

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR
CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
First National Bank, Detroit, stock.....	\$5,000 00	\$5,000 00	\$4,000 00	
Detroit Fire & Marine Insurance stock.....	1,000 00	1,000 00	750 00	
Totals (carried out at amount loaned).....	\$6,000 00	\$7,000 00	\$4,750 00	4,750 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				1,000 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				4,841 25

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>	
Michigan State bonds.....	\$31,881 29	\$52,694 10	
Piqua, Ohio, bonds.....	4,125 00	4,500 00	
Totals (carried out at cost value).....	\$56,006 29	\$57,194 10	56,006 29
Cash in company's office, \$35,184 81; cash deposited in bank, \$21,568 88; total cash.....			56,753 14
Bills receivable, \$1,028 85; agents' ledger balances, \$9,806 87; total.....			10,835 72
Total net or ledger assets, as per balance on page 9.....			\$378,546 00

OTHER ASSETS.

Interest due, \$1,469 50, and accrued, \$7,846 56 on bonds and mortgages.....	\$9,316 06	
Interest accrued on bonds and stocks.....	788 84	
Interest accrued on collateral loans.....	150 00	
Market value of bonds and stocks over cost.....	1,187 71	
Gross premiums due and unreported on policies in force Dec. 31, 1873..	\$54,928 40	
Gross deferred premiums on policies in force Dec. 31, 1873.....	26,586 70	
Total.....	\$81,468 10	
* Deduct the loading on above gross amount.....	16,293 62	
Net amount of uncollected and deferred premiums.....	\$65,170 48	
Furniture, fixtures, and safes at cost, \$2,537 05; commuted commissions, \$39,584 86	42,091 91	
Claim for excess deducted from uncollected and deferred premiums.....	8,146 81	
Total of other assets.....	\$196,789 61	
Total assets.....	\$500,335 41	
Deduct items not admitted.....	69,298 41	
Total admitted assets.....	\$441,042 00	

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$1,278 52
Commuted commissions.....	39,584 86
Agents' balances.....	9,806 87
Bills receivable.....	1,028 85
Balance of loading, over cost of collecting premiums.....	8,146 81
Total items not admitted.....	\$50,298 41

LIABILITIES.

Net amount of unpaid losses and claims.....	\$14,855 00
Net present value of all existing policies and obligations of the company, according to the American experience table of mortality, at $4\frac{1}{4}$ per cent.....	359,207 14
Aggregate amount of all liabilities (except capital stock).....	\$374,062 14
Surplus as regards policy-holders, \$66,979 86 on the basis of admitted assets.*	

* Twenty per cent deducted by the company. Company loads net premiums, life, 35 per cent, limited payments and endowments, variable.

LIFE INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO TRANSACT BUSINESS IN MICHIGAN ON THE 31ST DAY
OF DECEMBER, 1873, AND SHOWING THEIR CONDITION ON THAT DAY.

ÆTNA LIFE INSURANCE COMPANY,

CONNECTICUT.

[Incorporated 1820; commenced business 1850.]

HOME OFFICE, HARTFORD.

O. ENDERS, *Chairman*. J. L. ENGLISH, *Secretary*.
Attorney for Michigan, S. W. BULLOCK, of Detroit.

CAPITAL.

Capital stock paid.....\$108,056 00.
Balance of net or ledger assets December 31, 1873.....\$16,799,868 83

INCOME DURING 1873.

Amount received for premiums, without deductions for commissions or other expenses.....	\$3,975,428 06
Amount received for interest on premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	592,259 02
Total.....	\$4,567,687 08
Amount paid to other companies for re-insurance on policies in this company, less \$25,957 89 dividends thereon.....	76,798 75
Total premium income.....	\$4,790,898 83
Amount received for interest upon mortgage loans.....	505,663 87
Amount received for interest on bonds owned and dividends on stock.....	826,688 82
Amount received for interest on premium notes, loans, or liens.....	276,811 20
Amount received for interest on other debts due the company.....	95,875 83
Amount received as discount on claims paid in advance.....	640 75
Amount received for difference between amount paid and received for exchange.....	9,878 21
Total income during the year.....	\$6,005,899 71
Total.....	\$22,805,768 58

DISBURSEMENTS DURING 1873.

Amount paid for losses and additions.....	\$1,458,366 12
Amount paid for interest on premium notes, loans, or liens used in payment of the same.....	108,098 92
Amount paid for matured endowments and additions.....	76,816 03
Amount paid for interest on premium notes, loans, or liens used in payment of same.....	80,755 92
Total losses.....	\$1,664,087 04
Amount received from other companies on account of losses or claims on policies of this company re-insured, of which \$37,923 00 is for matured endowments.....	65,148 00
Total paid for losses and matured endowments.....	\$1,598,939 04
Amount paid for surrendered policies.....	944,507 10
Amount paid for interest on premium notes, loans, or liens used in purchase of surrendered policies.....	652,584 60
Amount paid for dividends to policy-holders.....	287,644 66
Amount paid for interest on premium notes, loans, or liens used in payment of dividends to policy-holders.....	888,680 54
Amount paid for interest on premium notes, loans, or liens voided by lapse of policies.....	187,666 40
Total payments to policy-holders.....	(\$3,954,977 84)
Amount paid stockholders for interest or dividends.....	45,000 00
Amount paid for commissions to agents.....	860,458 86
Amount paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	15,429 05
Amount paid for medical examiners' fees.....	29,316 19
Amount paid for salaries and other compensation of officers and other office employees.....	66,990 08
Amount paid for taxes and revenue stamps, \$189 19; State and local taxes in State where organized, \$73,888 88; taxes, licenses, fines, and fees in other States, \$9,463 41.....	122,477 91
Amount paid for rent received under sub-lease.....	12,147 59
Amount paid for advertising.....	4,154 11
Amount paid for postage, \$12,017 25; telegraph, \$488 67; express, \$2,187 10; printing, \$8,358 77; stationery, \$3,587 11; supplies, \$3,144 27; legal expenses, \$3,77 06; State valuations, \$1,046 18; profit and loss, \$3,516 18; incidentals, \$1,190 16.....	45,822 70
Amount charged off on real estate account.....	197 91
Total expenses of management.....	(\$356,394 85)
Total disbursements during the year.....	\$4,656,871 09
Balance Dec. 31, 1873.....	\$18,149,897 84

Invested in the following:

NET OR LEDGER ASSETS, DECEMBER 31, 1873.

Loans secured by mortgages of real estate, first liens..... \$6,379,458

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
(For description, see Schedule "A" following.)			
Totals (carried out at amount loaned).....	\$477,600 00	\$782,655 00	\$476,978 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....			476,978
			5,186,672

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
(For description, see Schedule "B" following.)		
Totals (carried out at cost value).....	\$4,654,251 45	\$4,696,415 00
Cash in company's office, \$38,727 76; cash deposited in bank, \$1,148,888 37; total cash.....		1,182,116
Bills receivable, \$148,060 40; agents' ledger balances, \$66,214 90; total.....		209,264
Furniture, at cost.....		18,711
Stockholders' notes.....		46,944

Total net or ledger assets, as per balance on page 13..... \$18,149,891

OTHER ASSETS.

Interest due, \$441,797 41, and accrued, \$36,087 81 on bonds and mortgage.....	\$477,824 73
Interest due, \$45,887 90, and accrued, \$70,867 00 on bonds and stocks.....	116,205 59
Interest due on collateral loans.....	7,000 00
Market value of bonds and stocks over cost.....	42,164 80
Due from other companies for losses or claims on policies of this company re-insured.....	58,200 00
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$318,970 71
Gross deferred premiums on policies in force Dec. 31, 1873.....	181,660 78
Total.....	\$350,681 44
* Deduct the loading on above gross amount.....	70,126 28
Net amount of uncollected and deferred premiums.....	280,405 16
Total of other assets.....	976,790
Total assets.....	\$19,126,191
Deduct items not admitted.....	268,064
Total admitted assets.....	\$18,858,127

Items not Admitted.

Stockholders' notes.....	\$46,944 00
Furniture, 50 per cent of cost.....	6,855 88
Agents' balances.....	66,214 90
Bills receivable.....	148,060 40
Total items not admitted.....	\$268,064 48

LIABILITIES.

Net amount of unpaid losses and claims (of which \$76,194 75 are resisted).....	\$558,198
Net present value of all existing policies and obligations of the company, as computed by insurance Commissioner of Connecticut, according to American Experience Table of Mortality at 4½ per cent.....	17,079,967
Unpaid dividends of surplus or other profits due policy-holders.....	289,532
Legal fees, \$9,004 86; bills unpaid, \$2,996 15.....	12,001
Aggregate amount of all liabilities (except capital stock).....	\$17,899,429
Surplus as regards policy-holders, \$978,697 90 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral for Cash Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Hartford Carpet Co. stock.....	\$5,000 00	\$11,000 00	\$92,148
Willimantic Linen Co. stock.....	80,000 00	60,000 00	
Ætna Fire Insurance Co. stock.....	7,600 00	12,540 00	
Ætna Fire Insurance Co. stock.....	16,900 00	27,730 00	142,590 00
National Exchange Bank stock.....	6,250 00	7,500 00	
Willimantic Linen Co. stock.....	50,000 00	100,000 00	
Wheeler & Wilson Manufacturing Co. stock.....	19,500 00	97,500 00	28,267
Wheeler & Wilson Manufacturing Co. stock.....	18,000 00	65,000 00	
First National Bank, Suffolk, stock.....	18,500 00	18,500 00	
Kellogg & Bulkeley Co. stock.....	12,500 00	12,500 00	25,000
United States Trust Co. stock.....	15,000 00	15,750 00	
Hartford Carpet Co. stock.....	2,600 00	5,730 00	
Ætna Fire Insurance Co. stock.....	4,000 00	6,000 00	16,500 00
Ætna Fire Insurance Co. stock.....	10,000 00	16,500 00	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 5 to 40 per cent.

	Par Value.	Market Value.	Am't Loaned. Thereon.
United States Trust Co. stock.....	\$12,500 00	\$13,125 00	
United States Trust Co. stock.....	1,300 00	1,365 00	\$13,800 00
Hartford City Coal & Salt Co. stock.....	2,500 00	2,500 00	
Union Salt Co. stock.....	42,500 00	42,500 00	25,000 00
Aetna Fire Insurance Co. stock.....	4,000 00	6,600 00	
Willimantic Linen Co. stock.....	875 00	750 00	5,000 00
Willimantic Linen Co. stock.....	8,125 00	16,250 00	8,000 00
Aetna Fire Insurance Co. stock.....	9,709 00	16,005 00	
Agawam National Bank stock.....	2,000 00	2,800 00	
N. Y., N. H. & H. R. R. stock.....	1,500 00	1,875 00	
First National Bank, Springfield, stock.....	1,400 00	2,080 00	
Phoenix Fire Insurance Co. stock.....	8,100 00	4,840 00	42,126 02
Connecticut Fire Insurance Co. stock.....	900 00	200 00	
First National Bank, Suffield, stock.....	4,800 00	5,160 00	
City National Bank, Hartford, stock.....	600 00	680 00	
First National Bank, Springfield, stock.....	3,500 00	5,075 00	
United States Trust Co. stock.....	5,000 00	5,250 00	4,000 00
State Bank of Hartford stock.....	2,400 00	2,640 00	
Chicago & Northwestern R. R. stock, preferred.....	10,000 00	6,900 00	
Milwaukee & St. Paul R. R. stock, preferred.....	10,000 00	6,600 00	
Chicago & Northwestern R. R. stock, preferred.....	10,000 00	6,900 00	31,500 00
Lake Shore & Michigan Southern R. R. stock, preferred.....	10,000 00	7,600 00	
Milwaukee & St. Paul R. R. stock, preferred.....	10,000 00	6,600 00	
Chicago & Northwestern R. R. stock, preferred.....	10,000 00	6,900 00	
N. Y., N. H. & H. R. R. stock.....	4,000 00	5,000 00	
United States Government 5-30 bonds.....	4,500 00	5,220 00	10,000 00
Town of Dayton bond.....	1,000 00	1,000 00	
Township of Mt. Pulaaki bond.....	1,000 00	1,000 00	2,680 00
Town of Keithsburg bonds.....	1,500 00	1,500 00	
Willimantic Linen Co. stock.....	5,000 00	10,000 00	6,000 00
National Screw Co. stock.....	4,600 00	8,510 00	
Agawam Canal Co. stock.....	1,200 00	1,900 00	5,000 00
N. Y., N. H. & H. R. R. stock.....	500 00	625 00	850 00
Bonds town of Rocky Hill.....	30,000 00	20,000 00	10,695 13
Southern Minnesota R. R. bonds.....	50,000 00	40,000 00	35,000 00
Assignment of mortgage.....	1,000 00	1,000 00	981 64
Western Maryland R. R. bond.....	1,000 00	1,000 00	640 00
United States Trust Co. stock.....	1,000 00	1,050 00	
Lake Shore & Michigan Southern R. R. stock.....	2,500 00	1,900 00	1,800 00
National Fire Insurance Co. stock.....	600 00	600 00	400 00
Aetna Fire Insurance Co. stock.....	500 00	625 00	
Hudson Co., N. J., bond.....	1,000 00	1,000 00	5,500 00
Assignment of mortgage.....	4,000 00	4,000 00	
Totals.....	\$477,600 00	\$782,656 00	476,978 00

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned.

	Cost Value.	Market Value.
Connecticut River Banking Co. stock.....	\$17,545 00	\$14,100 00
Metropolitan Bank of New York stock.....	13,437 50	12,500 00
Phoenix Bank of Hartford stock.....	124,285 50	143,208 00
Mercantile Bank of Hartford stock.....	42,885 25	48,000 00
City National Bank of Hartford stock.....	60,900 75	68,800 00
Hartford National Bank stock.....	107,730 25	116,250 00
First National Bank stock.....	92,060 68	99,785 00
National Exchange Bank stock.....	93,729 80	93,120 00
American National Bank stock.....	93,576 87	96,480 00
Farmers' & Mechanics' Bank stock.....	102,461 25	102,459 00
Suffield National Bank stock.....	21,900 00	24,000 00
New Britain National Bank stock.....	23,450 00	20,000 00
Charter Oak National Bank stock.....	97,573 25	106,173 00
Aetna National Bank stock.....	79,969 46	86,100 00
Hartford Trust Co. stock.....	30,825 00	21,000 00
United States Trust Co. stock.....	5,262 50	5,250 00
Rockville National Bank stock.....	18,600 00	18,600 00
Dominion Bank, Toronto, Canada, stock.....	2,100 00	2,100 00
Connecticut River R. R. Co. stock.....	89,373 25	49,680 00
Aetna Fire Insurance Co. stock.....	17,186 68	10,395 00
N. Y., N. H. & H. R. R. stock.....	140,051 73	119,375 00
U. S. Government bonds.....	500 00	570 00
U. S. Government registered 5-20, 1868.....	151,850 00	162,400 00
U. S. Government registered 5-20, 1867.....		116,500 00
U. S. Government registered 5-20, 1865.....	194,500 68	94,998 75
U. S. 6s of 1881.....	10,000 00	11,700 00
Indianapolis & Cincinnati R. R. bonds.....	47,390 00	46,500 00
Columbus & Indianapolis R. R. bonds.....	45,000 00	42,500 00
Cincinnati & Indiana R. R. bonds.....	20,675 00	20,400 00
Pittsburgh, Ft. Wayne & Chicago R. R. bonds.....	20,150 00	20,150 00
Cleveland, Painesville & Ashtabula R. R. bonds.....	23,671 25	26,000 00
Dayton & Michigan R. R. bonds.....	13,950 00	12,787 50
Little Miami R. R. bonds.....	890 00	900 00
City of Terre Haute, Ind., bonds.....	26,250 00	26,250 00
New York Central R. R. bonds.....	8,310 00	8,730 00
Southern Minnesota R. R. bonds.....	30,000 00	19,300 00

	<i>Cost Value.</i>	<i>Market Value.</i>
Union Pacific R. R. bonds.....	\$30,690 00	\$27,000 00
City of Richmond, Ind., bonds.....	20,500 00	20,500 00
City of Richmond 8 per cent bonds.....	80,000 00	80,000 00
Edgar county, Ill., bonds.....	58,600 00	58,600 00
Paris township bonds.....	12,000 00	12,000 00
Mobile city bonds.....	120,000 00	120,000 00
Georgetown township bonds.....	80,000 00	80,000 00
Newman township bonds.....	11,700 00	11,700 00
Camargo township bonds.....	14,625 00	14,625 00
Garrett township bonds.....	12,675 00	12,675 00
Elwood township bonds.....	82,000 00	82,000 00
Hartford town 10-30 bonds.....	21,000 00	21,000 00
Warren county bonds.....	980 00	980 00
Hartford city non-taxable bonds.....	69,950 00	69,950 00
Hartford town bonds.....	10,975 00	10,975 00
Hartford city capitol bonds.....	88,000 00	88,000 00
Hartford city funded debt bonds.....	117,120 00	117,120 00
Cleveland city bonds.....	81,185 00	81,185 00
Louisville city bonds.....	45,000 00	45,000 00
Marion county, Ind., bonds.....	99,500 00	99,500 00
Atlantic Dock Co. bonds.....	28,750 00	28,750 00
Munroe county bonds.....	35,000 00	35,000 00
Papineau township bonds.....	6,000 00	6,000 00
Tazewell county bonds.....	7,000 00	7,000 00
Macon county bonds.....	46,475 00	46,475 00
South Carolina State bonds.....	26,545 00	26,500 00
Ford county bonds.....	58,000 00	58,000 00
Brooklyn township bonds.....	46,750 00	46,750 00
Adams county bonds.....	37,987 50	37,987 50
Kansas City, Mo., bonds.....	45,000 00	45,000 00
Mt. Pulaski R. R. bonds.....	30,000 00	30,000 00
Town of Grant bonds.....	20,458 22	20,458 22
Christian county bonds.....	18,800 00	18,800 00
Cook county bonds.....	22,750 00	22,750 00
Sangamon county 10 per cent bonds.....	15,750 00	15,750 00
Sangamon county bonds.....	23,500 00	23,500 00
Virginia State bonds.....	20,986 00	15,194 40
Chicago water loan bonds.....	50,000 00	50,000 00
Springfield, Ill., bonds.....	56,995 00	56,995 00
Springfield, Ill., 8 per cent bonds.....	42,240 00	42,240 00
Springfield, Ill., water bonds.....	88,970 00	88,970 00
Tennessee State bonds.....	81,801 00	26,520 00
Edgewood town bonds.....	8,850 00	8,850 00
West Hartford town bonds.....	15,000 00	15,000 00
Rock Island town bonds.....	41,125 00	41,125 00
Elizabeth city funded bonds.....	23,569 50	23,562 50
Elizabeth city street bonds.....	57,487 50	57,487 50
Lennox town bonds.....	8,400 00	8,400 00
Greene county bonds.....	18,200 00	18,200 00
Hartford town bonds.....	23,710 00	29,000 00
Peoria city bonds.....	52,490 00	52,490 00
Danbury town bonds.....	13,050 00	13,050 00
Astoria town bonds.....	4,500 00	4,500 00
Ottawa city bonds.....	20,000 00	20,000 00
Kankakee county bonds.....	23,687 50	23,687 50
Woodland town bonds.....	4,500 00	4,500 00
Toledo city bonds.....	7,400 00	7,400 00
Browning town bonds.....	4,500 00	4,500 00
Beardstown city bonds.....	2,900 00	8,500 00
Bushnell town bonds.....	21,375 00	21,375 00
Peoria city 10 per cent bonds.....	16,000 00	16,000 00
Macoupin county bonds.....	43,400 00	43,400 00
Mississippi State warrants.....	8,736 05	8,736 05
Virginia town bonds.....	4,500 00	4,500 00
Ricks township bonds.....	6,980 00	6,980 00
Sangamon county bonds.....	46,000 00	46,000 00
White county bonds.....	10,800 00	10,800 00
Gallatin county bonds.....	10,400 00	10,400 00
Arcola town bonds.....	24,375 00	24,375 00
Montrie county bonds.....	45,240 00	45,240 00
Randolph county bonds.....	50,880 00	50,880 00
Town of Mattoon bonds.....	20,250 00	20,250 00
Town of Winchester bonds.....	9,600 00	9,600 00
Urbana township bonds.....	7,630 00	7,630 00
City of New Boston bonds.....	9,750 00	9,750 00
Town of Middleport bonds.....	14,700 00	14,700 00
Town of Belmont bonds.....	14,700 00	14,700 00
Town of Galva bonds.....	14,700 70	14,700 00
Millford township bonds.....	30,204 80	30,204 80
Keltsburgh town bonds.....	23,000 00	23,000 00
DeWitt township bonds.....	9,950 00	9,950 00
DeWitt county bonds.....	22,850 00	22,850 00
Town of Ross bonds.....	23,802 00	23,802 70
Aurora town bonds.....	18,800 00	18,800 00
Town of Evans bonds.....	2,805 00	2,805 00

	Cost Value.	Market Value.
Wabash county bonds.....	\$28,100 00	\$28,100 00
Warren River & Port Chester R. R. bonds.....	99,500 00	99,500 00
Warren county, Ill., bonds.....	27,475 00	27,475 00
Washington city bonds.....	40,000 00	40,000 00
Waukegan city bonds.....	44,195 00	44,195 00
Waukegan & Ogle Co. bonds.....	6,000 00	6,000 00
City of Fort Wayne bonds.....	41,885 00	41,885 00
City of Indianapolis bonds.....	49,800 00	49,800 00
City of Quincy bonds.....	87,564 00	87,564 00
Waukegan township bonds.....	18,525 00	18,525 00
Waukegan of Moline bonds.....	19,750 00	19,750 00
Indiana Central R. R. bonds.....	9,225 00	9,000 00
Cleveland & Pittsburgh R. R. bonds.....	8,747 50	4,000 00
Warfield city bonds.....	10,151 75	10,000 00
City of Grand Rapids bonds.....	84,581 88	84,581 88
Waukegan county bonds.....	500 00	500 00
Waukegan township bonds.....	1,000 00	1,000 00
Waukegan township bonds.....	1,000 00	1,000 00
Waukegan Valley R. R. bonds.....	19,658 00	14,749 50
Warfield county bonds.....	10,000 00	10,000 00
Totals.....	\$4,654,251 45	\$4,696,415 45

AMERICAN LIFE INSURANCE COMPANY,

PENNSYLVANIA.

[Incorporated April 9, 1850; commenced business October 8, 1850.]

HOME OFFICE, PHILADELPHIA.

GEORGE W. HILL, *President*. JOHN S. WILSON, *Secretary*.

Attorney for Michigan, CARLTON H. MILLS, of Detroit.

CAPITAL.

Capital stock paid.....	\$500,000 00.
Balance of net or ledger assets December 31st, 1873.....	\$3,738,584 59
Decrease of Trust Funds during 1873.....	49,286 91
Extended at.....	\$3,739,247 68

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,032,949 71
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums),.....	92,787 68
Total premium income.....	\$1,175,737 39
Cash received for interest upon mortgage loans.....	218,209 78
Cash received for interest on bonds owned, and dividends on stock.....	34,496 86
Cash received for interest on premium notes, loans, or liens.....	1,914 93
Cash received for rents for use of company's property.....	
Total income during the year.....	1,480,360 95
Total.....	\$5,169,608 63

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$488,928 55
Premium notes, loans, or liens used in payment of the same.....	4,190 23
Cash paid for matured endowments and additions.....	18,000 00
Total paid for losses and matured endowments.....	\$459,118 78
Cash paid to annuitants.....	1,410 00
Cash paid for surrendered policies.....	18,747 42
Premium notes, loans, or liens used in purchase of surrendered policies.....	2,229 90
Cash paid for dividends to policy-holders.....	168,272 28
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	55,580 92
Premium notes, loans, or liens voided by lapse of policies.....	26,576 50
Total payments to policy-holders.....	(\$726,980 64)
Cash paid stockholders for interest or dividends.....	50,185 00

Cash paid for commissions to agents.....	\$119,828 69
Cash paid for medical examiners' fees.....	9,523 00
Cash paid for salaries, and other compensation of officers and other office employees.....	80,100 00
Cash paid for taxes and revenue stamps, licenses, and fees.....	21,167 19
Cash paid for incidental expenses, advertising, stamps, printing, etc.....	27,585 80
Total expenses of management.....	(\$208,204 19)
Total disbursements during the year.....	\$955,200 82
Balance December 31, 1873.....	\$4,184,988 81

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$123,885 48
Loans secured by mortgages of real estate, first liens.....	2,418,816 67

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

Par Value. Market Value. Am't Loaned Thereon.

(For description see Schedule A, following.)

Totals (carried out at amount loaned).....	\$422,200 00	\$382,126 00	\$264,918 76	264,918 76
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				10,800 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				816,547 48

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule B, following.)

Totals (carried out at <i>cost value</i>).....	\$377,622 08	\$376,920 00	377,622 08
Cash in company's office, \$28,395 89; cash deposited in bank, \$56,504 08; total cash.....			84,899 42
Agents' ledger balances.....			87,945 97

Total net or ledger assets, as per balance above.....	\$4,194,898 81
Deduct depreciation from cost of bonds and stocks to bring same to market value.....	702 06

Total net or ledger assets, less depreciation.....	\$4,188,896 73
--	----------------

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	}	\$81,976 77
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		14,000 00
Market value of real estate <i>over cost</i>		64,447 85
Gross premiums due and unreported on policies in force December 31, 1873.....		\$87,945 97
Gross deferred premiums on policies in force December 31, 1873.....		116,000 00

Total.....	\$302,945 97
*Deduct the loading on above gross amount.....	40,539 18
Net amount of uncollected and deferred premiums.....	162,856 79

Total of other assets.....	\$22,781 41
----------------------------	-------------

Total assets.....	\$4,508,418 14
Deduct items not admitted.....	102,045 97

Total admitted assets.....	\$4,404,872 17
----------------------------	----------------

Items not Admitted.

Loans on company's own stock.....	\$14,100 00
Agents' balances.....	87,945 97
Total items not admitted.....	\$102,045 97

LIABILITIES.

Net amount of unpaid losses and claims (of which \$81,800 are resisted).....	\$144,187 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut, according to American Experience Table of Mortality, at 4½ per cent.....	8,830,944 00
Unpaid dividends to stockholders.....	532 00
Trust funds.....	154,889 00

Aggregate amount of all liabilities (except capital stock).....	\$4,189,872 00
Surplus as regards policy-holders, \$265,000 17, on the basis of admitted assets.	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 25 to 42 per cent.

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral Security for Cash actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Twenty shares Seventh National Bank.....	\$2,000 00	\$3,600 00	\$1,700 00
Ten shares Hulmeville Manufacturing Company.....	500 00	400 00	
Two hundred and fifty shares Fame Insurance Company.....	12,500 00	6,250 00	2,038 30
Twenty shares Lehigh Valley Railroad.....	1,000 00	1,170 00	
Fifty shares Oil Creek & Allegheny Valley Railroad.....	2,500 00	1,000 00	2,000 00
Two thousand shares Keystone Lumber and Salt Co. of Michigan.....	50,000 00		
One hundred shares Rifle Boom Company.....	10,000 00		
Two hundred and fifty shares Au Gres Boom Company.....	25,000 00	60,000 00	45,000 00
Eighty-four shares Huron Boom Company.....	8,400 00		
One thousand North Pennsylvania Railroad.....	1,000 00	960 00	500 00
Twenty shares Pennsylvania Fire Insurance Company and mortgage for \$7,000.....	9,000 00	9,000 00	8,500 00
One hundred and forty-five shares Manayunk Bank.....	7,250 00	8,700 00	6,750 00
One hundred and fifty shares Westchester Railroad preferred stock.....	7,500 00		
Mortgage for \$5,000 city property.....	5,000 00	12,500 00	10,000 00
Mortgage for \$6,000 city property.....			
Mortgage for \$6,000 on 1.430 acres land.....		18,150 00	8,000 00
One hundred shares United New Jersey Railroad & Canal Company.....	10,000 00	11,600 00	
One thousand Bridgeton & Port Norris Railroad bonds.....	4,000 00	2,200 00	14,000 00
One thousand South Side Railroad bonds.....	9,000 00	6,000 00	5,000 00
Two hundred and four shares Commonwealth National Bank.....	10,200 00	10,200 00	10,000 00
Orange & Alexander Railroad bonds.....	4,000 00	8,000 00	2,500 00
Alleghenies Manufacturing Company gold bonds of S. C.....	80,000 00	80,000 00	
Kankakee Illinois Railroad bonds, 10's.....	15,000 00	15,000 00	
American Steamship Co. bonds.....	8,000 00	2,100 00	50,000 00
One hundred and sixty-nine shares Corn Exchange National bonds.....	8,450 00	11,580 00	
Nine shares Second and Third Street Railroad.....	300 00	866 00	800 00
Charlotte & Augusta Railroad Co. bonds.....	4,000 00	6,000 00	5,000 00
Kankakee Illinois bonds.....	1,000 00		
Eighty-five shares Salem Railroad.....	4,250 00	8,400 00	8,000 00
Temporary loans on mortgages.....	162,700 00	162,700 00	81,450 46
Temporary loans on American Life Insurance Co. stock.....	14,650 00		14,100 00
	\$422,200 00	\$382,126 00	\$364,918 76

SCHEDULE B.—Account of Stocks, etc., Absolutely Owned by the Company.

	Actual Cost to Comp'y.	Par Value.	Market Value.
One hundred thousand State of Pennsylvania Loan, 6's.....	\$107,000 00	\$100,000 00	\$109,500 00
One hundred and thirteen thousand Illinois Co. bonds, 10's.....	109,350 00	118,000 00	118,000 00
Twenty thousand Pennsylvania Railroad mortgage bonds, 6's.....	18,325 00	20,000 00	18,200 00
Twenty thousand Kankakee Illinois school bonds, 10's.....	20,000 00	20,000 00	20,000 00
Fifteen thousand Mississippi State Warrants, 6's.....	12,750 00	15,000 00	12,750 00
One thousand Williamport (Pa.) Water bonds, 8's.....	9,500 00	10,000 00	10,000 00
Sixteen thousand American Steamship Co., 6's.....	14,658 75	16,000 00	11,200 00
Seven thousand Pennsylvania Canal Co., 6's.....	6,250 00	7,000 00	4,760 00
Four hundred shares Pennsylvania Railroad.....	19,468 33	20,000 00	19,600 00
Three hundred and sixteen shares Corn Exchange Nat. Bank.....	18,960 00	15,400 00	22,120 00
One hundred shares Commercial National Bank.....	5,500 00	5,000 00	5,800 00
One hundred and sixty-six shares Union National Bank.....	9,175 00	8,800 00	9,960 00
Twenty-two shares Consolidation National Bank.....	660 00	660 00	1,100 00
Five hundred shares Northern Central Railroad.....	22,500 00	25,000 00	15,000 00
Four shares Military Academy Westchester.....	1,000 00	1,000 00	1,000 00
Pennsylvania Railroad scrip.....	1,000 00	1,000 00	890 00
Five hundred shares Centennial stock.....	2,000 00	2,000 00	2,000 00
	\$377,622 08	\$379,760 00	\$376,990 00

ATLANTIC MUTUAL LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated May 8, 1866; commenced business May 8, 1866.]

HOME OFFICE, ALBANY, N. Y.

JOSEPH H. PRUYN, President. WALTER BROWN, Secretary.

Attorney for Michigan, WILLIAM AMBRIDGE, of Detroit.

CAPITAL.

Capital stock paid..... \$110,000 00.

Balance of net or ledger assets December 31, 1872..... \$226,563

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$346,506 46	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	48,088 00	
Total.....	\$394,594 46	
Deduct amount paid to other companies for re-insurance on policies in this company.....	769 81	
Total premium income.....		\$393,824 15
Cash received for interest upon mortgage loans.....		57,587 08
Cash received for interest on bonds owned and dividends on stock.....		8,850 04
Cash received for interest on premium notes, loans, or liens.....		2,768 89
Cash received for interest on other debts due the company.....		
Total of income during the year.....		468,191
Total.....		\$1,862,604

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$27 185 06	
Cash paid for surrendered policies.....	104,971 61	
Cash paid for dividends to policy-holders.....	8,490 58	
Premium notes, loans, or liens used in payment of dividends to policy holders.....	10,868 00	
Premium notes, loans, or liens voided by lapse of policies.....	29,198 00	
Total payments to policy-holders.....	(\$240,708 20)	
Cash paid stockholders for interest or dividends.....	6,050 00	
Cash paid for commissions to agents.....	29,458 02	
Cash paid for medical examiners' fees.....	1,894 09	
Cash paid for salaries and other compensation of officers and other office employees.....	8,490 88	
Cash paid for taxes and revenue stamps, licenses, and fees.....	5,319 41	
Cash paid for rent.....	8,894 56	
Cash paid for committing commissions.....	12,588 21	
Cash paid for printing, stationery, postage, express, exchange, advertising, home, and agency expenses.....	18,900 97	
Total expenses of management.....	(\$90,120 99)	
Total disbursements during the year.....		\$928,679
Balance Dec. 31, 1873.....		\$1,000,727

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....				\$394,150
STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.				
	Par Value.	Market Value.	Am't Loaned Thereon.	
Albany Gas Light Co.'s stock.....	\$5,000 00	\$12,000 00		
Rome, Ogdensburg & Watertown R. R. stock.....	2,000 00	2,000 00		
Albany Railway Co.'s stock.....	6,000 00	6,000 00		\$20,000 00
Tenth National Bank of New York stock.....	5,000 00	5,000 00		
Albany & Susquehanna R. R. stock, interest secured by Delaware & Hudson Canal Co.....	10,000 00	10,000 00	6,000 00	
First National Bank of Albany stock.....	10,000 00	14,000 00	10,000 00	
First National Bank of New Bedford, Mass., stock.....	2,000 00	2,300 00	2,000 00	
Totals (carried out at amount loaned).....	\$43,000 00	\$51,200 00	\$38,000 00	88,000
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				234,694

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds.....	\$198,075 00	\$300,556 25	
Dominion of Canada stock.....	80,292 00	88,622 95	
Schenectady city bonds.....	10,015 75	10,500 00	
Saratoga town bonds.....	17,640 00	18,000 00	
Totals (carried out at cost value).....	\$301,022 75	\$317,679 20	801,022
Cash in the company's office, \$300 53; cash deposited in bank, \$163,551 85; total cash.....			163,851
Agents' ledger balances.....			89,008
Total net or ledger assets, as per balance above.....			\$1,060,727

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$7,912 65
Interest due and accrued on bonds and stocks.....	1,749 88
Interest due and accrued on collateral loans and deposits.....	5,727 17
Interest due and accrued on premium notes, loans, or liens.....	7,850 00
Market value of bonds and stocks over cost.....	16,655 85

Unreported premiums due and unreported on policies in force Dec. 31, 1873	\$7,268 68	
Unreported premiums on policies in force Dec. 31, 1873	26,276 13	
Total	\$33,544 75	
Deduct the loading on above gross amount	7,255 29	
Amount of uncollected and deferred premiums	\$26,289 46	
Actuarial value of commuted commissions	25,100 00	
Total of other assets		\$91,214 46
Total assets		\$1,151,942 40
Deduct items not admitted		64,008 17
Total admitted assets		\$1,087,934 23
<i>Items not Admitted.</i>		
Uncommuted commissions	\$25,000 00	
Assets' balances	39,008 17	
Total items not admitted		\$64,008 17
LIABILITIES.		
Amount of unpaid losses and claims (of which \$10,000 00 are resisted)		\$37,500 00
Present value of all existing policies and obligations of the company, as computed by Deputy Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.	\$958,251 00	
Deduct net value of risks of this company re-insured in other solvent companies	1,540 00	
Re-insurance reserve		958,711 00
Aggregate amount of all liabilities (except capital stock)		\$958,211 00
Plus as regards policy-holders, \$108,723 23 on the basis of admitted assets.		

BERKSHIRE LIFE INSURANCE COMPANY,

MASSACHUSETTS.

[Incorporated May, 1851; commenced business September, 1851.]

HOME OFFICE, PITTSFIELD, MASS.

THOMAS F. PLUNKETT, *President.* JAMES W. HALL, *Secretary.*
Attorney for Michigan, DAVID O. PARBAND, of Detroit.

CAPITAL.

Capital stock paid	\$25,000 00.
Balance of net or ledger assets Dec. 31, 1873	\$3,090,945 68

INCOME DURING 1873.

Amount received for premiums, without deductions for commissions or other expenses	\$484,813 07
Amount received for interest on premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums)	84,474 71
Total	\$518,787 78
Deduct amount paid to other companies for re-insurance on policies this company, less \$988 74 dividends thereon	6,152 75
Total premium income	\$512,635 03
Amount received for interest upon mortgage loans	79,222 08
Amount received for interest on bonds owned, and dividends on stock	89,440 15
Amount received for interest on premium notes, loans, or liens	12,229 99
Amount received for interest on other debts due the company	4,111 64
Amount received for rents for use of company's property	9,007 18
Amount received as discount on claims paid in advance	418 55
Amount received for profits on bonds, stocks, or gold actually sold	406 98
Total of income during the year	\$657,973 58
Total	\$2,748,919 26

All deductions made by company. Company loads net premiums average 20 per cent.

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$116,519 98	
Premium notes, loans, or liens used in payment of the same.....	970 09	
Cash paid for matured endowments and additions.....	7,890 10	
Premium notes, loans, or liens used in payment of the same.....	518 90	
Total paid for losses and matured endowments.....		\$125,899 09
Cash paid for surrendered policies.....		50,025 64
Premium notes, loans, or liens used in purchase of surrendered policies.....		1,745 18
Cash paid for dividends to policy-holders.....		51,785 09
Premium notes, loans or liens used in payment of dividends to policy-holders....		8,296 58
Premium notes, loans, or liens voided by lapse of policies.....		6,718 65
Total payments to policy-holders.....	(\$250,845 09)	
Cash paid stockholders for interest or dividends.....		1,785 00
Cash paid for commissions to agents.....		89,093 06
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....		2,411 82
Cash paid for medical examiners' fees.....		1,983 23
Cash paid for salaries and other compensation of officers and other office employees		12,051 94
Cash paid for taxes and revenue stamps, licenses and fees.....		7,549 77
Cash paid for rent.....		7,071 51
Cash paid for printing, \$1,186 76; postage, \$1,065 48; traveling, \$2,518 29; express, \$251 66; stationery, agency supplies, etc., \$5,129 90; advertising, \$3,123 10.....		18,875 14
Total expenses of management.....	(\$94,641 02)	
Total disbursements during the year.....		\$336,774 11
Balance Dec. 31, 1878.....		\$2,412,145 15

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$185,776 63
Loans secured by mortgages of real estate, first liens.....	1,286,173 98

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
50 shares Agricultural National Bank stock.....	\$5,800 00	\$9,230 00	\$6,000 00	
Central Pacific R. R. bond.....	1,000 00	950 00	900 00	
United States bonds.....	2,500 00	2,900 00	2,500 00	
Stockbridge & Pittsfield R. R. stock.....	1,500 00	1,200 00	1,000 00	
150 shares Adams' National Bank stock.....	15,000 00			
70 shares Fourth National Bank stock.....	7,000 00			
85 shares American Express Co. stock.....	8,500 00	29,650 00	24,000 00	
10 shares Pittsfield National Bank stock.....	1,000 00			
Totals (carried out at amount loaned).....	\$77,800 00	\$48,980 00	\$34,400 00	\$4,400 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				202,164 64

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds.....	\$370,581 25	\$594,000 00	
City of Concord bonds.....	15,000 00	15,000 00	
North Adams water scrip, 6 per cent.....	48,000 00	48,000 00	
Cheshire, Mass., town loan, 7 per cent.....	14,000 00	14,000 00	
Pittsfield, Mass., town loan.....	42,000 00	42,000 00	
Hinsdale, Mass., town loan.....	8,000 00	8,000 00	
Berkshire Co., Mass., town loan.....	90,000 00	90,000 00	
458 shares Pittsfield National Bank stock.....	61,890 00	61,890 00	
250 shares Adams National Bank stock.....	31,250 00	31,250 00	
300 shares Agricultural National Bank stock.....	48,000 00	48,000 00	
Totals (carried out at cost value).....	\$618,661 25	\$642,680 00	619,661 25
Cash in company's office, \$501 99; cash deposited in bank, \$71,271 80; total cash.....			71,773 79
Agents' ledger balances.....			11,195 92
Furniture, fixtures, and safes at one-fourth value.....			8,000 00
Total net or ledger assets as per balance above.....			\$2,412,145 15

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$21,058 64
Interest due and accrued on bonds and stocks.....	6,691 67
Interest due and accrued on collateral loans.....	715 05
Interest due and accrued on premium notes, loans, or liens.....	7,448 40
Market value of bonds and stock over cost.....	24,018 75
Gross premiums due and unreported on policies in force Dec. 31, 1878.....	\$28,195 98
Gross deferred premiums on policies in force Dec. 31, 1878.....	87,875 11
Total.....	\$66,071 04
* Deduct the loading on above gross amount.....	\$13,214 20

* Twenty per cent deducted by Commissioner. Company loads net premiums from 20 to 40 per cent.

Amount of uncollected and deferred premiums.....	52,856 84	
Total of other assets.....		\$112,512 85
Total assets.....		\$2,524,957 50
Deduct items not admitted.....		11,105 93
Total admitted assets.....		\$2,513,761 58
<i>Items not Admitted.</i>		
Assets' balances.....	\$11,195 92	
Total items not admitted.....	\$11,195 92	
LIABILITIES.		
Amount of unpaid losses and claims (of which \$38,000 00 is re-insured).....		\$38,252 00
Present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Massachusetts, according to the Actuary's Table of Mortality, at per cent.....		2,287,644 96
Unpaid dividends of surplus, or other profits due policy-holders.....		2,918 91
Aggregate amount of all liabilities (except capital stock).....		2,328,815 87
Surplus as regards policy-holders, \$184,945 71, on the basis of admitted assets.		

BROOKLYN LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated July, 1864; commenced business July, 1864.]

HOME OFFICE, 820 and 822 BROADWAY, NEW YORK.

CHRISTIAN W. BOUCK, *President.*

WILLIAM M. COLE, *Secretary.*

Attorney for Michigan, JOSEPH W. FREY, of Battle Creek.

CAPITAL.

Capital stock paid.....	\$125,000 00.
Balance of net or ledger assets December 31, 1873.....	*\$1,806,267 43

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$560,885 72
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	58,529 76
Total.....	\$619,415 48
Deduct amount paid to other companies for re-insurance on policies in this company.....	6,665 47
Total premium income.....	\$607,700 01
Cash received for interest upon mortgage loans.....	68,487 00
Cash received for interest on bonds owned and dividends on stock.....	14,764 48
Cash received for interest on premium notes, loans, or liens.....	33,745 48
Cash received for profits on bonds, stocks, or gold actually sold.....	2,480 96
Cash received from agents' balances, not heretofore counted as income.....	4,848 89
Total of income during the year.....	731,461 81
Total.....	\$2,587,929 28

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$146,280 52
Premium notes, loans, or liens used in payment of the same.....	7,608 77
Cash paid for matured endowments and additions.....	2,420 71
Total losses.....	\$156,280 00
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	5,000 00
Total paid for losses and matured endowments.....	\$151,280 00
Cash paid for surrendered policies.....	50,040 24

The discrepancy of \$13,096 81 between balance Dec. 31, 1873, as above stated by company, and that contained on page 89 of report of 1873, is accounted for by the fact that the company did not then treat agents' balances (\$13,096 81) as part of the net balance. — *Commissioner.*

Premium notes, loans, or liens used in purchase of surrendered policies.....	\$58,867 45	
Cash paid for dividends to policy-holders.....	68,184 91	
Total payments to policy-holders.....	(327,902 60)	
Cash paid stockholders for interest or dividends.....	15,625 00	
Cash paid for commissions to agents.....	48,882 59	
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	26,346 56	
Cash paid for medical examiners' fees.....	8,060 96	
Cash paid for salaries and other compensation of officers and other office employees.....	24,802 25	
Cash paid for taxes and revenue stamps, licenses, and fees, and profit and loss...	10,145 23	
Cash paid for rent.....	15,283 94	
Cash paid for commuting commissions.....	18,012 95	
Cash paid for furniture and fixtures and safes for home and agency offices.....	8,967 78	
Cash paid for advertising and printing, \$26,242 84; expense account, \$14,789 87; law expenses, \$3,216 87; interest on capital, \$3,750 00.....	52,248 08	
Total expenses of management.....	(\$205,900 82)	
Total disbursements during the year.....		\$549,337
Balance Dec. 31, 1878.....		\$1,988,501

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens..... \$1,080,829 75

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
United States bonds.....	\$21,300 00	\$24,580 00	\$21,200 00	
20 shares Lamar Fire Insurance stock.....	2,000 00	1,900 00	1,500 00	
20 shares Dry Goods Bank stock.....	2,000 00	2,000 00		
15 shares N. Y. State Loan & Trust Co. stock.....	1,500 00	1,500 00		8,000 00
Brooklyn city bonds.....	8,000 00	8,300 00	2,500 00	
10 shares Bank of North America stock.....	1,000 00	800 00	1,000 00	
80 shares Hanover Fire Ins. Co. stock.....	1,500 00	1,500 00	1,500 00	
Totals (carried out at amount loaned).	\$32,200 00	\$35,880 00	\$30,700 00	80,700 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				18,080 39
Premium notes, loans, or liens on policies in force, reserve in excess of all indebtedness.....				467,557 87

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds.....	\$144,702 50	\$145,490 00	
Virginia State stock.....	21,200 00	15,983 47	
South Carolina bonds.....	25,300 00	14,100 00	
Brooklyn water bonds.....	80,300 00	80,900 00	
Brooklyn park bonds.....	21,350 00	22,220 00	
Totals (carried out at cost value).	\$306,282 50	\$238,583 47	806,284 50
Cash in the company's office, \$12,921 12; cash deposited in bank, \$63,079 78; total cash.....			75,000 90
Agents' ledger balances.....			10,100 00
Total net or ledger assets, as per balance above.....			\$1,988,501 81
Deduct depreciation from cost of bonds and stocks to bring same to market value.....			17,999 04
Total net or ledger assets, less depreciation.....			\$1,970,502

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....			
Interest due and accrued on bonds and stocks.....			\$28,022 18
Interest due and accrued on premium notes, loans, or liens.....			17,649 56
Gross premiums uncollected on policies in force Dec. 31, 1878.....	\$10,776 42		
Gross deferred premiums on policies in force Dec. 31, 1878.....	67,446 74		
Total.....	\$78,223 16		
* Deduct the loading on above gross amount.....	15,644 68		
Net amount of uncollected and deferred premiums.....			62,578 58
Furniture, fixtures, and safes at one-quarter cost, \$5,000 00; commuted commission, \$25,000 00.....			20,000 00
Total of other assets.....			\$188,226 97
Total assets.....			\$2,108,028
Deduct items not admitted.....			40,300
Total admitted assets.....			\$2,068,728

* Twenty per cent deducted by Commissioner. Company loads net premiums from 15 to 22½ per cent.

Items not Admitted.

Furniture, fixtures, and safes, 25 per cent of cost	\$5,000 00
Unmuted commissions	25,000 00
Agents' balances	10,100 00
Loan in excess of value of Bank of North America stock	200 00
Total items not admitted	\$40,300 00

LIABILITIES.

Net amount of unpaid losses and claims (of which \$11,400 00 are resisted)	\$29,200 00
Net present value of all existing policies and obligations of the company, as computed by Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.	1,904,587 00
Unrendered values accrued but not due, \$3,827 00; premiums paid in advance, \$500 00	4,327 00
Aggregate amount of all liabilities (except capital stock)	\$1,940,114 00
Surplus as regards policy-holders, \$128,688 55 on the basis of admitted assets.	

CHARTER OAK LIFE INSURANCE COMPANY.**CONNECTICUT.**

[Incorporated May, 1850; commenced business October, 1850.]

Home Office, HARTFORD, CONN.

AMES C. WALKLEY, *President.*HALSEY STEVENS, *Secretary.*

Attorney for Michigan, RONALD KELLY, of Detroit.

CAPITAL.

Capital stock paid	\$200,000 00.
Balance of net or ledger assets December 31st, 1873	\$10,257,046 76

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses	\$2,205,884 16
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums)	1,308,588 07
Total premium income	\$3,514,472 23
Cash received for interest upon mortgage loans	279,014 79
Cash received for interest on bonds owned, and dividends on stock	167,939 12
Cash received for interest on premium notes, loans, or liens	187,225 09
Cash received for rents for use of company's property	84,866 27
Total of income during the year	\$4,092,518 10
Total	\$14,339,664 86

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions	\$747,719 06
Cash paid for matured endowments and additions	12,000 00
Total paid for losses and matured endowments	\$759,719 06
Cash paid for surrendered policies	892,509 98
Premium notes, loans, or liens used in purchase of surrendered policies	63,064 01
Cash paid for dividends to policy-holders	158,701 06
Premium notes, loans, or liens used in payment of dividends to policy-holders	182,693 94
Premium notes, loans, or liens voided by lapse of policies	892,618 08
Total payments to policy-holders	(\$2,489,146 02)
Cash paid stockholders for interest or dividends	16,000 00
Cash paid for commissions to agents	298,691 64
Cash paid for medical examiners' fees	11,745 42
Cash paid for salaries, and other compensation of officers and other office employees	49,600 00
Cash paid for taxes and revenue stamps, licenses, fees, etc.	71,257 45
Cash paid for all expenses not specified	98,705 91
Total expenses of management	(\$300,100 42)
Total disbursements during the year	\$2,985,346 44
Balance December 31, 1873	\$11,354,318 42

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unencumbered cost value.....	\$1,088,934 87
Loans secured by mortgages of real estate, first liens.....	4,670,787 81

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
--	------------	---------------	----------------------

(For description, see Schedule A, following.)

Totals (carried out at amount loaned) \$1,584,889 68	\$1,512,886 68	\$1,361,618 21	\$1,361,618 21
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....			8,285,767 22

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
--	-------------	---------------

(For description, see Schedule B, following.)

Totals (carried out at cost value).....	\$254,838 75	\$225,725 00	\$254,838 75
Cash in company's office, \$28,984 78; cash deposited in bank, \$278,488 68; total cash.....			407,488 86
Bills receivable, \$118,581 08; agents' ledger balances, \$32,178 17; total.....			241,004 20

Total net or ledger assets, as per balance on page 25.....	\$11,854,818 42
Deduct depreciation from cost of bonds and stocks to bring same to market value.....	28,818 75

Total net or ledger assets, less depreciation.....\$11,825,704

OTHER ASSETS.

Interest due, \$80,655; and accrued, \$185,000, on bonds and mortgages.....	\$265,655 00
Interest due and accrued on collateral loans.....	25,814 00
Interest due and accrued on premium notes, loans, or liens.....	15,000 00
Rents due and accrued on company's property or lease.....	8,250 00
Market value of real estate <i>over cost</i>	49,056 17
Gross premiums due and unreported on policies in force December 31, 1878.....	\$48,725 00
Gross deferred premiums on policies in force December 31, 1878.....	141,584 94
Total.....	\$165,810 54
*Deduct the loading on above gross amount.....	87,062 10

Net amount of uncollected and deferred premiums.....148,248 44

Total of other assets.....\$504,598

Total assets.....	\$11,889,228
Deduct items not admitted.....	246,004

Total admitted assets.....\$11,566,224

Items not Admitted.

Agents' balances.....	\$32,178 17
Loans on personal security, endorsed or not.....	} 218,881 08
Bills receivable.....	
Assigned value of contract, being interest in agency.....	5,000 00
Total items not admitted.....	\$246,004 20

LIABILITIES.

Net amount of unpaid losses and claims (of which \$59,000 are resisted).....	\$275,555
Net present value of all existing policies and obligations of the company, as computed by Insurance Commissioner of Connecticut, according to Actuaries' Table of Mortality, at 4 per cent.....	11,294,474
Unpaid dividends of surplus, or other profits due policy-holders.....	2,475

Aggregate amount of all liabilities (except capital stock).....\$11,579,504

Surplus as regards policy-holders, \$8,729 08, on the basis of admitted assets.

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral for Cash Actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Convertible bonds Conn. Valley Railroad Company.....	\$1,250,000 00	\$1,875,500 00	\$1,004,681
Assigned value of contract, being interest in agency.....		10,000 00	5,000
Conn. Western Railroad bonds.....	24,000 00	19,200 00	18,450
Three hundred and seventy-eight shares Adams Express Company.....	87,800 00	88,776 00	88,000
Four hundred and eighty-seven shares Hartford City Gas Light Co.....	11,175 00	16,519 00	15,500
Seven hundred shares Willimantic Linen Company.....	17,500 00	35,000 00	31,042
One hundred shares Merchants' Loan & Trust Co. of Patterson, N. J.....	10,000 00	10,000 00	7,500
One hundred and fifty-one shares Etina Fire Ins. Co.....	15,100 00	24,462 00	16,800
Thirty bonds and first mortgage R. & L. W. P. Co.....	30,000 00	30,000 00	24,000
One hundred bonds and first mortgage P. & D. R. R. Co.....	100,000 00	75,000 00	60,000
Mortgage note, security for temporary loan.....	15,500 00	15,500 00	15,500
Mortgage note, security for temporary loan.....	89,614 68	89,614 68	89,000

*Twenty per cent deducted by Commissioner. Company loans net premiums from 15 to 25 per cent.

	Par Value.	Market Value.	Am't Loaned Thereon.
Seventy-seven shares Merchants' National Bank, Hartford.....	\$7,100 00	\$8,940 00	
Twenty-five shares Phoenix National Bank, Hartford.....	2,500 00	3,925 00	\$10,000 00
Thirty shares First National Bank, Hartford.....	3,000 00	4,200 00	3,500 00
Thirty shares Merchants' Savings, Loan & Trust Co., Chicago.....	3,000 00	3,300 00	3,000 00
Ten shares Travelers' Ins. Co., Hartford.....	1,000 00	1,400 00	1,000 00
Eleven shares Orient Fire Ins. Co.....	1,100 00	1,200 00	1,000 00
Four shares Central National Bank, Middletown, Conn.....	400 00	500 00	300 00
Fifty shares Atlas Fire Ins. Co., Hartford.....	5,000 00	5,000 00	2,500 00
Totals.....	\$1,584,980 68	\$1,512,386 68	\$1,361,612 21

SCHEDULE B.—Stocks, Bonds, etc., Absolutely Owned by the Company.

	Par Value.	Market Value.
25 shares Hartford National Bank stock.....	\$2,500 00	\$3,925 00
25 shares Phoenix National Bank stock.....	2,500 00	3,925 00
100 shares Connecticut River Banking Co. stock.....	5,000 00	6,700 00
25 shares Farmers' & Mechanics' National Bank, Hartford, stock.....	2,500 00	3,175 00
25 shares City National Bank, Hartford, stock.....	2,500 00	2,550 00
750 shares American National Bank, Hartford, stock.....	37,500 00	45,500 00
25 shares Charter Oak National Bank, Hartford, stock.....	2,500 00	3,150 00
25 shares State National Bank, Hartford, stock.....	2,500 00	3,025 00
125 shares Hartford Trust Co., Hartford, stock.....	12,500 00	12,625 00
50 shares U. S. Trust Co., Hartford, stock.....	5,000 00	5,250 00
50 shares Merchants' Bank, St. Louis, stock.....	1,750 00	1,750 00
Cromwell town bonds, Connecticut.....	5,500 00	5,500 00
Haddam town bonds, Connecticut.....	37,000 00	37,000 00
Chester town bonds, Connecticut.....	2,000 00	2,000 00
Essex town bonds, Connecticut.....	5,000 00	5,000 00
O'Brien county, Iowa, judgment bonds.....	31,500 00	31,500 00
Palo Alto county, Iowa, judgment bonds.....	8,000 00	8,000 00
St. Charles, Mo. Bridge Co. bonds.....	20,000 00	21,000 00
Washington county, Neb., school bonds.....	15,000 00	15,000 00
Judson county, Ill., bonds.....	30,000 00	30,000 00
Connecticut Western R. R. bonds.....	1,000 00	800 00
Clintonia county, Ill., bonds.....	7,000 00	7,900 00
Sac county, Ill., bonds.....	10,100 00	10,100 00
Des Moines, Iowa, Gas Co. bonds.....	55,000 00	55,000 00
Quincy, Ill., city bonds.....	10,000 00	6,000 00
Leavenworth, Kansas, city bonds.....	1,000 00	750 00
Kansas city bonds.....	10,000 00	7,500 00
Totals.....	\$314,850 00	\$325,725 00

CONNECTICUT GENERAL LIFE INSURANCE COMPANY,

CONNECTICUT.

[Incorporated June 1865; commenced business October, 1865.]

HOME OFFICE, HARTFORD, CONN.

EDWARD W. PARSONS, *President*. THOMAS W. RUSSELL, *Secretary*.
 Attorney for Michigan, M. A. McNAUGHTON, of Jackson.

CAPITAL.

Capital stock paid..... \$350,000 00.
 Balance of net or ledger assets December 31, 1878..... \$1,095,774 88

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses..... \$344,990 57
 Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums)..... 89,861 05
Total..... \$334,851 63
 Deduct amount paid to other companies for re-insurance on policies in this company..... 11,118 19
Total premium income..... \$323,733 48
 Cash received for interest upon mortgage loans..... \$1,084 48
 Cash received for interest on bonds owned, and dividends on stock..... 13,951 00

Cash received for interest on premium notes, loans, or liens.....	\$8,596 64
Cash received for interest on other debts due the company.....	1,855 90
Cash received for profits on bonds, stocks, or gold actually sold.....	8,301 43
Total of income during the year.....	\$987,807 85
Total.....	\$1,453,593 00

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$72,145 00
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	11,000 00
Total paid for losses.....	\$61,145 00
Cash paid for surrendered policies.....	21,748 01
Premium notes, loans, or liens used in purchase of surrendered policies.....	2,358 95
Cash paid for dividends to policy-holders.....	7,686 98
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	12,800 92
Premium notes, loans, or liens voided by lapse of policies.....	6,871 11
Total payments to policy-holders.....	(\$112,108 92)
Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid for commissions to agents.....	21,961 28
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	12,172 42
Cash paid for medical examiners' fees.....	2,254 00
Cash paid for salaries and other compensation of officers and other office employees.....	18,586 06
Cash paid for taxes and revenue stamps, licenses and fees.....	5,513 90
Cash paid for rent.....	1,912 50
Cash paid for advertising, printing, and all other expenses.....	13,275 19
Total expenses of management.....	(\$70,475 85)
Total disbursements during the year.....	\$197,584 87
Balance Dec. 31, 1873.....	\$1,285,997 81

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$62,500 00
Loans secured by mortgages of real estate, first liens.....	423,205 96

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
(For description, see schedule "A" following.)			

Totals (carried out at amount loaned).....	\$56,000 00	\$61,794 00	\$40,645 45
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....			149,938 67

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
(For description, see schedule "B" following.)		

Totals (carried out at cost value).....	\$228,296 91	\$234,967 00
Cash in company's principal office, \$2,495 16; cash deposited in bank, \$45,676 18; total cash.....		48,371 34
Bills receivable, \$3,878 20; agents' ledger balances, \$5,044 98; total.....		8,923 18
Stockholders' notes.....		256,000 00

Total net or ledger assets as per balance above.....	\$1,285,997 81
---	-----------------------

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....		
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....	\$19,008 00	
Interest due and accrued on premium notes, loans or liens.....		
Interest due and accrued on company's property or lease.....		
Market value of bonds and stocks over cost.....	11,000 00	
Due from other companies for losses or claims on policies of this company re-insured.....	5,000 00	
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$16,084 06	
Gross deferred premiums on policies in force Dec. 31, 1873.....	2,398 83	
Total.....	\$39,484 89	
* Deduct the loading on above gross amount.....	7,806 97	
Net amount of uncollected and deferred premiums.....		31,687 91
Furniture, fixtures, and safes at cost.....		2,100 00
Total of other assets.....	69,288 00	
Total assets.....	\$1,355,285 81	
Deduct items not admitted.....		239,288 18
Total admitted assets.....	\$1,116,000 00	

* Twenty per cent deducted by Commissioner. Loadings on net premiums not stated by company.

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$1,000 00
Agents' balances.....	5,044 98
Stockholders' notes.....	250,000 00
Bills receivable.....	8,878 20
Total items not admitted.....	\$259,923 18

LIABILITIES.

Net amount of unpaid losses and claims.....	\$65,500 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut, according to the American Experience Table of Mortality, at 4½ per cent.....	704,409 00
Aggregate amount of all liabilities (except capital stock).....	\$740,909 00
Surplus as regards policy-holders, \$904,459 52 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral Security for Cash Actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Hartford Carpet Co. stock.....	\$1,900 00	\$4,180 00	\$3,300 00
Greenwood county stock.....	8,900 00	8,300 00	
Orient Fire Ins. Co. stock.....	700 00	679 00	1,400 00
Peoria city bond.....	1,000 00	1,000 00	
Travelers' Ins. Co. stock.....	1,000 00	1,486 00	6,000 00
National Fire Ins. Co. stock.....	5,000 00	5,390 00	
New York, New Haven & Hartford R. R. stock.....	2,000 00	2,500 00	1,200 00
New York, New Haven & Hartford R. R. stock.....	8,900 00	4,875 00	
First National Bank, Hartford, stock.....	4,000 00	5,480 00	7,450 00
National Fire Ins. Co. stock.....	500 00	490 00	
Real estate first mortgage bond.....	1,000 00	1,000 00	1,000 00
Real estate first mortgage bond.....	8,000 00	8,000 00	
Orient Fire Ins. Co. stock.....	700 00	679 00	650 00
Excelsior Power Co. stock.....	700 00	700 00	
Weed Sewing Machine Co. stock.....	2,500 00	3,750 00	2,000 00
Rock Island R. R. Co. stock.....	1,700 00	1,751 00	
United States bond.....	100 00	100 00	1,800 00
Pratt Whitney Manufacturing stock.....	5,100 00	5,100 00	
National Fire Ins. Co. stock.....	1,000 00	980 00	1,500 00
Thompsonville Trust Co. stock.....	2,500 00	2,500 00	
Hartford city capital bonds.....	2,000 00	2,000 00	1,500 00
United States Express Co. stock.....	5,000 00	5,500 00	
Etna Fire Ins. Co. stock.....	900 00	1,440 00	4,100 00
Hartford, Providence & Fishkill R. R. bond.....	1,000 00	950 00	
Totals.....	\$56,000 00	\$61,794 00	\$40,645 45

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Cost Value.	Market Value.
United States bonds.....	\$80,800 00	\$92,000 00
Connecticut State bonds.....	80, 48 50	80,900 00
Cook county, Ill., bonds.....	4,750 00	5,000 00
Chicago city bonds.....	1,950 00	2,600 00
Toledo city bonds.....	2,500 00	10,600 00
Hartford city bonds.....	9,900 00	10,000 00
Quincy city bonds.....	3,250 00	3,600 00
Cincinnati & Indianapolis R. R. bonds.....	6,000 00	5,850 00
Lake Shore & Michigan Southern R. R. bonds.....	5,089 88	5,295 00
Shoe & Leather National Bank, New York, stock.....	3,780 00	4,455 00
Merchants' Exchange Bank, New York, stock.....	2,750 00	2,300 00
Fourth National Bank, New York, stock.....	5,128 00	4,950 00
Continental National Bank New York, stock.....	5,127 00	3,750 00
American National Bank, Hartford, stock.....	5,400 00	6,000 00
Charter Oak National Bank stock.....	6,700 00	6,650 00
Phoenix National Bank stock.....	10,500 00	10,780 00
Hartford National Bank stock.....	7,450 00	7,700 00
First National Bank stock.....	2,002 00	1,918 00
Etna Fire Insurance stock.....	1,116 00	1,098 00
New York, New Haven & Hartford R. R. Co. stock.....	10,798 08	15,625 00
Totals.....	\$222,296 91	\$284,987 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

CONNECTICUT.

[Incorporated July 15 1846; commenced business December 15, 1846.]

HOME OFFICE, HARTFORD.

JAMES GOODWIN, *President.*JACOB L. GREENE, *Secretary.*

Attorney for Michigan, HENRY C. HODGKINS, of Detroit.

Balance of net or ledger assets December 31, 1873..... \$33,679,661 00

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$7,575,408 10	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	58,184 50	
Total premium income.....	\$7,631,597 00	
Cash received for interest upon mortgage loans.....	1,520,583 96	
Cash received for interest on bonds owned, and dividends on stock.....	247,891 04	
Cash received for interest on premium notes, loans, or liens.....	448,208 47	
Cash received for rents for use of company's property.....	18,556 93	
Total of income during the year.....		\$9,861,719 00
Total.....		\$43,541,381 00

DISBURSEMENTS DURING 1873.

Cash paid for losses, policy claims, and additions.....	\$2,847,008 88	
Premium notes, loans, or liens used in payment of the same.....	6,111 86	
Premium notes, loans, or liens used in payment of matured endowments.....	25,941 48	
Total paid for losses and matured endowments.....		\$2,879,066 17
Cash paid for surrendered policies.....		287,575 17
Premium notes, loans, or liens used in purchase of surrendered policies.....		296,468 73
Cash paid for dividends to policy-holders.....		2,787,867 76
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		879,141 67
Premium notes, loans, or liens voided by lapse of policies.....		190,885 90
Total payments to policy-holders.....	(\$6,270,474 70)	
Cash paid for commissions to agents.....		572,913 48
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....		66,469 18
Cash paid for medical examiners' fees.....		14,519 00
Cash paid for taxes and revenue stamps, licenses and fees.....		223,471 88
Cash paid for advertising, printing, exchange, postage, profit and loss, etc.....		124,788 80
Total expenses of management.....	(\$1,004,104 78)	
Total disbursements during the year.....		\$7,874,579 46
Balance Dec. 31, 1873.....		\$35,666,802 50

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$1,847,237 88
Loans secured by mortgages of real estate, first liens.....	21,178,885 33

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
--	-------------------	----------------------	-----------------------------

(For description, see Schedule A, following.)

Totals (carried out at amount loaned).....	\$368,740 00	\$481,057 00	\$308,573 61
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....			7,959,611 68

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>
--	--------------------	----------------------

(For description, see Schedule B, following.)

Totals (carried out at cost value).....	\$4,112,686 80	\$4,876,457 77	4,112,686 80
Cash in company's office, \$11,179 82; cash deposited in bank, \$1,294,901 84; total cash.....			1,305,490 96
Agents' ledger balances.....			58,667 65

Total net or ledger assets, as per balance above..... \$35,666,802 50

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or items.....		\$278,686 40
Interest due and accrued on company's property or lease.....		2,408 67
Market value of bonds and stocks <i>over cost</i>		208,820 97
Unreported premiums due and unreported on policies in force Dec. 31, 1878.....	\$14,855 42	
Unreported premiums due and unreported on policies in force December 31, 1878.....	46,848 04	
Total	\$61,803 46	
Deduct the loading on above gross amount.....	20,484 48	
Amount of uncollected and deferred premiums.....		40,868 98
Total of other assets		\$1,418,421 87
Total assets		\$37,680,924 07
Deduct items not admitted.....		59,667 05
Total admitted assets		\$37,620,557 02
<i>Items not Admitted.</i>		
Assets' balances.....		\$59,667 05

LIABILITIES.

Amount of unpaid losses and claims (of which \$138,888 00 are resisted).....	\$1,067,008 00
Present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut, according to Actuary's Table of Mortality, at 4 per cent.....	82,418,786 00
Unpaid dividends of surplus, or other profits due policy-holders.....	61,076 78
Aggregate amount of all liabilities (except capital stock).....	\$83,546,820 78
Plus as regards policy-holders, \$4,058,736 24 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, and all other Securities (except Mortgages) hypothecated to the Company as Collateral Security for Cash actually loaned by the Company.

	Par Value.	Market Value.	Am't Loaned Thereon.
Springfield, Mass., water bonds.....	\$3,000 00	\$3,000 00	\$2,600 00
Cleveland & Pittsburgh R. R. bonds.....	10,000 00	9,700 00	
United States bonds, 6's, 1881.....	2,000 00	2,322 00	11,000 00
United States bonds, 5-20.....	2,000 00	2,322 00	
Quincy city bonds.....	8,000 00	5,000 00	
Acacia & Athens R. R. bonds.....	8,000 00	5,000 00	
United States bond, 5-20.....	500 00	500 00	14,000 00
Mobile & Montgomery R. R. bonds.....	2,000 00	1,300 00	
Shares First National Bank stock, Hartford.....	2,600 00	3,586 00	
United States bond, 5-20, 1865.....	1,000 00	1,116 00	1,000 00
United States bond, 5-20, 1847.....	1,000 00	1,116 00	
Shares First National Bank stock, Hartford.....	20,000 00	27,300 00	20,000 00
Shares Lake Shore & Michigan Southern R. R. stock.....	7,500 00	5,300 00	
Shares Lake Shore & Michigan Southern R. R. scrip.....	3,100 00	2,400 00	10,000 00
Shares Hartford & New Haven R. R. stock.....	4,800 00	5,904 00	
Shares First National Bank stock, Hartford.....	10,000 00	13,600 00	10,000 00
Shares Aetna Fire Insurance Co.'s stock.....	10,000 00	17,000 00	10,000 00
Shares Aetna Fire Insurance Co.'s stock.....	4,000 00	6,800 00	4,000 00
Shares Fourth National Bank stock, New York.....	1,000 00	1,100 00	
Shares National Trust Co., New York.....	500 00	500 00	
Shares Chicago & Northwestern R. R. stock.....	2,000 00	1,400 00	
Shares Pennsylvania Central R. R. stock.....	2,150 00	1,400 00	8,500 00
Shares Michigan Central R. R. stock.....	1,300 00	1,001 00	
Shares First National Bank stock, Hartford.....	1,000 00	1,360 00	
Meriden town bond.....	1,000 00	1,000 00	
Shares Chicago & Alton R. R. stock.....	1,600 00	1,600 00	
Shares National Exchange Bank stock, Hartford.....	6,450 00	7,740 00	5,300 00
Shares Connecticut Trust & Safe Deposit Co. stock.....	10,000 00	10,300 00	6,500 00
Bonds city of Mobile, Ala., 8 per cent gold.....	100,000 00	100,000 00	100,000 00
Bonds Mobile & N. W. R. R. 8 per cent gold.....	50,000 00	50,000 00	
Bonds Rockville R. R.....	14,000 00	14,000 00	12,000 00
United States bond, 6's, 1881.....	500 00	500 00	
St. Louis, Mo., bonds.....	2,000 00	2,000 00	2,908 28
St. Canal stock.....	5,000 00	5,500 00	
Shares Little Miami R. R. stock.....	2,500 00	2,000 00	
W. Pettis Co., Mo., bonds.....	6,000 00	6,000 00	4,450 00
Kansas Pacific R. R. bonds.....	8,000 00	8,000 00	2,500 00
United States bonds, 6's, 1881.....	1,000 00	1,167 00	
Shares Mercantile National Bank stock.....	2,000 00	2,800 00	4,000 00
Shares Louisville & Illinois R. R. bond.....	1,000 00	900 00	
Shares Third National Bank stock, Cincinnati.....	5,000 00	8,750 00	10,000 00
Shares First National Bank stock, Cincinnati.....	5,000 00	7,500 00	
Shares Connecticut R. R. stock.....	1,400 00	1,750 00	4,700 00
Shares Hartford & New Haven R. R. Co. stock.....	4,000 00	5,440 00	

Thirty three and one-third per cent deducted by the company. Company loads net premiums from 15 to per cent.

	Par Value.	Market Value.	Am't Loaned Thereon.
14 shares Hartford & New Haven R. R. Co. stock.....	\$1,100 00	\$1,914 00	\$1,500 00
250 shares Mercantile National Bank stock, Toledo, Ohio.....	25,000 00	27,500 00	20,000 00
10 shares Aetna Fire Insurance Co.'s stock.....	1,000 00	1,700 00	119 33
1 mortgage bond, property in Chicago, Ill.....	1,000 00	2,500 00	1,000 00
1 mortgage bond, property in Louisville, Ill.....	5,000 00	10,000 00	2,000 00
4 shares Hartford National Bank stock.....	400 00	620 00	
1 mortgage bond, Le Grand Martin.....	1,200 00	2,400 00	2,500 00
1 mortgage bond, Daniel F. Cadmus.....	1,000 00	2,000 00	
10 shares First National Bank, Middletown, Conn., stock.....	1,000 00	1,100 00	
31 shares Home National Bank, Meriden, Conn., stock.....	2,100 00	2,310 00	
52 shares Middletown National Bank, Conn., stock.....	3,900 00	4,290 00	
33 Oneida National Bank, Utica, N. Y., stock.....	3,300 00	3,630 00	
20 shares Meriden National Bank stock.....	2,000 00	2,200 00	
10 shares National Bank of State of New York stock.....	1,000 00	1,120 00	
40 shares New Britain, Conn., National Bank stock.....	4,600 00	4,400 00	
37 shares Waterbury, Conn., National Bank stock.....	1,850 00	2,085 00	25,000 00
10 shares National Bank of Commerce, New York, stock.....	1,000 00	1,100 00	
5 shares Fourth National Bank, New York, stock.....	500 00	1,100 00	
6 shares Shoe & Leather Bank, New York, stock.....	600 00	900 00	
44 shares First National Bank, Utica, N. Y., stock.....	2,640 00	2,904 00	
10 shares National Bank of Kinderhook, N. Y., stock.....	500 00	550 00	
15 shares Yale National Bank, New Haven, Conn., stock.....	1,500 00	1,650 00	

Totals.....\$366,740 00 \$434,057 00 \$308,573 61

SCHEDULE B.—Stocks and Bonds owned by the Connecticut Mutual Life Insurance Company Dec. 31, 1873.

	Cost.	Total Par Value.	Total Mar ket Value.
United States bonds, 6's of 1881.....	\$396,465 41	\$400,000 00	\$1,277,777 77
United States bonds, 6's of 1881.....	788 74 89	700,000 00	
United States bonds, currency 6's.....	495,025 00	500,000 00	570,000 00
Bonds of the State of Connecticut.....	600,000 00	600,000 00	680,000 00
Bonds of the State of Tennessee.....	18,900 00	20,000 00	16,000 00
Bonds of the city of Toledo, O.....	19,000 00	20,000 00	19,000 00
Bonds of the city of Terre Haute, Ind.....	25,085 00	29,000 00	25,085 00
Bonds of the city of Fort Wayne, Ind.....	75,000 00	100,000 00	75,000 00
Bonds of the city of Jackson, Mich.....	99,000 00	110,000 00	99,000 00
Bonds of the city of Evansville, Ind.....	50,380 00	68,000 00	52,510 00
Bonds of the city of Evansville, Ind.....	1,661 00	2,000 00	
Bonds of the city of Evansville, Ind., water.....	255,000 00	300,000 00	255,000 00
Bonds of the city of Louisville, Ky., sewer.....	182,300 00	200,000 00	182,300 00
Bonds of the city of Louisville, Ky., change of gauge.....	92,700 00	100,000 00	92,700 00
Bonds of the city of Quincy, Ill.....	187,500 00	250,000 00	187,500 00
Bonds of the city of Quincy, Ill., debt funding.....	18,900 00	16,000 00	14,600 00
Bonds of the city of Milwaukee, Wis.....	100,000 00	100,000 00	100,000 00
Bonds of the city of Milwaukee, Wis., water.....	475,000 00	500,000 00	475,000 00
Bonds of the city of Kansas City, Mo.....	185,000 00	100,000 00	185,000 00
120 shares First National Bank, Hartford, stock.....	18,000 00	18,000 00	17,600 00
160 shares City National Bank, Hartford, stock.....	10,735 00	10,000 00	10,500 00
25 shares Aetna National Bank, Hartford, stock.....	2,500 00	2,500 00	3,085 00
15 shares Phoenix National Bank, Hartford, stock.....	1,650 00	1,500 00	2,250 00
10 shares Charter Oak Bank, Hartford, stock.....	1,055 00	1,000 00	1,250 00
10 shares State Bank, Hartford, stock.....	1,275 00	1,000 00	1,600 00
200 shares Fourth National Bank, New York, stock.....	20,000 00	20,000 00	22,000 00
300 shares Connecticut Trust & Safe Deposit Co., Hartford.....	30,000 00	28,000 00	30,500 00
310 shares Hartford & New Haven R. R. Co. stock.....	21,000 00	21,000 00	25,380 00
50 shares Connecticut River R. R. Co. stock.....	5,000 00	5,000 00	6,500 00
Totals.....	\$4,112,686 80	\$4,315,000 00	\$4,376,487 77

CONTINENTAL LIFE INSURANCE COMPANY,

CONNECTICUT.

[Incorporated July, 1862; commenced business July, 1864.]

HOME OFFICE, HARTFORD, CONN.

JAMES S. PARSONS, *President.*

ROBERT E. BEECHER, *Secretary.*

Attorney for Michigan, N. B. JONES, of Lansing.

CAPITAL.

Capital stock paid.....\$120,000 00.

Balance of net or ledger assets December 31, 1878..... \$2,882,649 89

INCOME DURING 1878.

Cash received for premiums, without deduction for commissions or other expenses.....	\$684,626 87	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	127,581 58	
Total.....	\$702,187 90	
Deduct amount paid to other companies for re-insurance on policies in this company.....	9,528 01	
Total premium income.....	\$752,629 89	
Cash received for interest upon mortgage loans.....	75,841 58	
Cash received for interest on bonds owned and dividends on stock.....	68,973 69	
Cash received for interest on premium notes, loans, or liens.....	778 56	
Cash received as discount on claims paid in advance.....	3,689 69	
Cash received for profits on bonds, stocks, or gold actually sold, and premium notes redeemed.....		
Total of income during the year.....	\$901,893 84	
Total.....	\$2,884,041 75	

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$122,583 91	
Premium notes, loans, or liens used in payment of the same.....	4,015 28	
Total paid for losses.....	\$126,598 04	
Cash paid for surrendered policies.....	11,397 63	
Premium notes, loans, or liens used in purchase of surrendered policies.....	19,825 27	
Cash paid for dividends to policy-holders.....	162,875 97	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	18,768 84	
Premium notes, loans, or liens voided by lapse of policies.....	250,694 65	
Total payments to policy-holders.....	(\$589,659 89)	
Cash paid stockholders for interest or dividends.....	24,000 00	
Cash paid for commissions to agents.....	76,907 29	
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	46,649 49	
Cash paid for medical examiners' fees.....	6,386 28	
Cash paid for salaries and other compensation of officers and other office employees.....	22,319 40	
Cash paid for taxes and revenue stamps, licenses and fees.....	17,228 55	
Cash paid for rent.....	1,800 00	
Cash paid for furniture and fixtures and safes for home and agency offices.....	8,521 80	
Cash paid for advertising, \$4,618 96; exchange, \$28 01; postage, \$2,987 78; stationery, printing, \$4,287 57; legal expenses, \$280 00; charges, \$1,409 08.....	18,506 40	
Total expenses of management.....	(\$192,568 71)	
Total disbursements during the year.....	\$906,238 60	
Balance Dec. 31, 1878.....	\$2,477,818 15	

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$456,840 40
STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.	

Par Value.	Market Value.	Am't Loaned Thereon.
------------	---------------	----------------------

(For description, see schedule "A" following.)

Totals (carried out at amount loaned).....	\$108,716 00	\$127,401 00	\$72,500 00	72,500 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				1,161,847 54

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value.	Market Value.
-------------	---------------

(For description, see schedule "B" following.)

Totals (carried out at cost value).....	\$381,409 69	\$397,794 50	381,409 69
Cash in company's office, \$19,887 05; cash deposited in bank, \$202,846 62; total cash.....			221,688 57
Furniture, fixtures, and safes at cost.....			4,086 95
Stock notes.....			180,000 00

Total net or ledger assets, as per balance above..... \$2,477,818 15

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$14,890 01
Interest due and accrued on bonds and stocks.....	4,473 67
Interest due and accrued on collateral loans.....	820 31
Interest due and accrued on premium notes, loans, or liens.....	2,451 05
Market value of bonds and stocks over cost.....	16,874 81

Gross premiums due and unreported on policies in force Dec. 31, 1873.	\$274,097 82
Gross deferred premiums on policies in force Dec. 31, 1873.	67,644 86
Total	\$341,741 68
* Deduct the loading on above gross amount.	68,848 88
Net amount of uncollected and deferred premiums.	\$272,892 80
Total of other assets.	\$313,408 20
Total assets	\$2,791,226 85
Deduct items not admitted.	186,519 47
Total admitted assets.	\$2,604,707 38
<i>Items not Admitted.</i>	
Furniture, fixtures, and safes, 50 per cent of cost.	\$2,018 47
Stock notes	180,000 00
Endorsed note, George F. Bill.	8,500 00
Total items not admitted.	\$185,519 47

LIABILITIES.

Net amount of unpaid losses and claims.	\$32,561 27
Net present value of all existing policies and obligations of the company, as computed by Insurance Commissioner of Connecticut, according to Actuary's Table of Mortality, at 4 per cent.	2,568,215 00
Aggregate amount of all liabilities (except capital stock).	\$2,596,176 27
Surplus as regards policy-holders, \$9,581 61 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral Security for Cash Actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Fourth National Bank stock.	\$1,000 00	\$1,070 00	\$7,000 00
Hartford Carpet Co. stock.	2,500 00	5,650 00	5,000 00
Ætna Life Ins. Co. stock.	800 00	2,400 00	2,000 00
Willimantic Linen Co. stock.	10,000 00	20,000 00	7,500 00
Weed Sewing Machine Co. stock.	2,750 00	5,250 00	
Union Manufacturing Co. stock.	5,000 00	5,000 00	5,000 00
Orient Fire Ins. Co. stock.	3,000 00	3,000 00	1,500 00
Travelers' Ins. Co. stock.	2,700 00	3,700 00	
National Screw Co. stock.	500 00	950 00	2,500 00
Phoenix Fire Ins. Co. stock.	5,000 00	7,000 00	
Galena & Chicago Union R. R. Co. bond.	1,000 00	1,000 00	6,000 00
Utica Cement Co. stock.	20,000 00	20,000 00	10,000 00
Steam Boiler Ins. Co. stock.	2,000 00	4,100 00	1,700 00
Phoenix National Bank stock.	2,500 00	2,500 00	
National Bank of Commerce stock.	1,000 00	1,000 00	
Fourth National Bank, New York, stock.	500 00	625 00	3,700 00
Adams Nickel Plating Co. stock.	8,000 00	8,000 00	
Ætna Ins. Co. stock.	400 00	700 00	400 00
Middletown, Unionville & Water Gap R. R. Co. bonds.	14,000 00	14,000 00	10,000 00
Adams Nickel Plating Co. stock.	7,000 00	7,000 00	2,500 00
Steam boiler Ins. Co. stock.	1,425 00	2,870 00	1,000 00
Mortgage notes of F. Shepard and M. L. and F. J. Abby.	7,000 00	7,000 00	7,000 00
Endorsed note of Geo. F. Bill.	4,550 00	4,550 00	3,500 00
Adams Nickel Plating Co. stock.	8,000 00	8,000 00	1,500 00
Coupon Mortgage bond, H. Kuhn.	1,000 00	1,000 00	250 00
Totals.	\$102,716 00	\$127,401 00	\$72,500 00

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Cost Value.	Market Value.
United States bonds.	\$105,599 08	\$119,000 00
United States coupon bonds.	11,972 53	12,100 00
Hartford city bonds.	11,410 00	11,270 00
Middletown water bonds.	6,773 50	6,772 50
Macoupin county bonds.	10,000 00	10,000 00
Leavenworth county bonds.	8,000 00	8,000 00
Indianapolis city bonds.	7,950 00	7,950 00
Quincy city bonds.	7,400 00	7,400 00
Jefferson county bonds.	8,500 00	8,500 00
Terre Haute city bonds.	8,750 00	8,750 00
Fort Wayne city bonds.	7,675 00	7,675 00
Charter Oak National Bank stock.	12,558 50	12,558 50
American National Bank stock.	24,980 00	24,980 00
Hartford National Bank stock.	14,898 62	15,700 00
Phoenix National Bank stock.	19,398 25	20,000 00
Hartford Trust Co. stock.	1,300 00	1,300 00
New Britain National Bank stock.	6,100 00	6,500 00
Farmers' & Mechanics' National Bank stock.	59,985 00	59,985 00
Exchange National Bank stock.	12,134 75	12,500 00

* Twenty per cent deducted by Commissioner. Company loans net premiums at variable rates.

	<i>Cost Value.</i>	<i>Market Value.</i>
First National Bank stock.....	\$9,866 00	\$8,960 00
First National Bank stock.....	11,448 00	11,750 00
Connecticut Trust and Safe Deposit Co. stock.....	7,750 00	7,815 00
Indianapolis & Cincinnati R. R. bonds.....	8,725 00	8,725 00
New York, New Haven & Hartford R. R. stock.....	5,920 21	4,706 00
Totals.....	\$81,409 69	\$97,784 50

CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK.

[Incorporated March 13, 1866; commenced business May 10, 1866.]

HOME OFFICE, NEW YORK CITY.

W. FROST, *President.* J. P. ROGERS, *Secretary.*

Attorney for Michigan, CHARLES TEN WINKLE of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.

Balance of net or ledger assets December 31st, 1878..... \$1,566,557 98

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,851,592 13
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	689,626 29
Cash received for annuities.....	7,516 90
Total.....	\$2,548,735 32
Product amount paid to other companies for reinsurances on policies in this company.....	7,709 04
Total premium income.....	\$2,541,026 28
Cash received for interest upon mortgage loans.....	62,583 88
Cash received for interest on bonds owned, and dividends on stock, and on cash loans.....	88,121 26
Cash received for interest on premium notes, loans, or liens.....	148,224 66
Cash received for interest on other debts due the company.....	11,466 29
Cash received for rents for use of company's property.....	82,921 70
Cash received as discount on claims paid in advance.....	1,498 69
Total of income during the year.....	\$2,880,793 61
Total.....	\$1,867,856 49

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$677,864 86
Premium notes, loans, or liens used in payment of the same.....	28,690 91
Total paid for losses.....	\$701,055 77
Cash paid to annuitants.....	8,586 88
Cash paid for surrendered policies.....	296,971 67
Premium notes, loans, or liens used in purchase of surrendered and lapsed policies.....	314,790 83
Cash paid for dividends to policy-holders.....	81,177 88
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	121,266 46
Total payments to policy-holders.....	(\$1,518,798 37)
Cash paid stockholders for interest or dividends.....	7,000 00
Cash paid for commissions to agents.....	223,503 45
Cash paid for salaries, and travelling expenses, of managers for agencies, and general, special, and local agents.....	83,318 15
Cash paid for medical examiners' fees.....	28,308 45
Cash paid for salaries, and other compensation of officers and other office employees.....	75,687 19
Cash paid for taxes and revenue stamps, licenses, and fees.....	29,067 92
Cash paid for rent received under sub-lease.....	18,850 00
Cash paid for commuting commissions.....	56,656 92

Cash paid for furniture and fixtures and safes for home and agency offices.....	\$3,934 83
Cash paid for postage, 1,610 90; stationery, 31,358 10; fire insurance, \$2,141 85; advertising, \$12,310 96; counsel fees, 18,046 81; agency expenses, \$46,169 26.....	107,189 48
Total expenses of management.....	(\$60,929 89)

Total disbursements during the year..... \$2,156,738 28

Balance December 31, 1873..... \$5,210,628 28

Invested in the following:

NET OR LEDGER ASSETS DECEMBER 31, 1873.

Real estate unincumbered <i>cost</i> value.....	\$676,067 09
Loans secured by mortgages of real estate, first liens.....	1,300,880 61

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
U. S. bonds, 6's of 1881.....	\$50,000 00	\$40,500 00	\$47,000 00
U. S. bonds, 5-20's of 1887.....	48,000 00	51,831 25	41,275 00
U. S. bonds, 6's of 1881.....	40,000 00		
U. S. bonds, 5-20's of 1885.....	12,000 00	50,960 00	51,808 00

Totals (carried out at amount loaned).....	\$145,000 00	\$171,791 25	\$140,075 00	140,075 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				2,942,157 30

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>	
U. S. bonds.....	} \$546,811 04 }	\$568,126 25	
Yonkers City bonds.....		10,000 00	
Totals (carried out at cost value).....	\$546,811 04	\$578,126 25	546,811 04
Cash in company's office, \$1,988 46; cash deposited in bank, \$402,680 73; total cash.....			404,614 19

Total net or ledger assets as per balance above..... \$5,210,628 28

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$19,256 94
Interest due and accrued on bonds and stocks and on collateral loans.....	18,959 15
Interest due and accrued on premium notes, loans, or liens.....	54,245 60
Rents due and accrued on company's property or lease.....	6,688 68
Market value of real estate <i>over cost</i>	188,912 91
Market value of bonds and stocks <i>over cost</i>	26,815 21
Due from other companies for losses or claims on policies of this company reinsured.....	10,000 00
Gross premiums due and unreported on policies in force December 31, 1873.....	\$810,240 86
Gross deferred premiums on policies in force December 31, 1873.....	788,181 28
Total.....	\$1,698,421 64
* Deduct the loading on above gross amount.....	219,684 83
Net amount of uncollected and deferred premiums.....	878,737 82
Furniture, fixtures, and safes, \$28,180 47; commuted commissions, \$406,101 68; cash in the hands of agents, \$75,789 19; supplies, etc., \$7,500 00.....	562,571 84

Total of other assets..... \$1,665,687 29

Total assets.....	\$6,876,265 61
Deduct items not admitted.....	505,981 10

Total admitted assets..... \$6,370,284 51

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$16,590 28
Commuted commissions.....	406,101 68
Cash in the hands of agents.....	75,789 19
Supplies, etc.....	7,500 00
Total items not admitted.....	\$505,981 10

LIABILITIES.

Net amount of unpaid losses and claims (of which \$13,000 are resisted).....	\$61,214 00
Net present value of all existing policies and obligations of the company, as computed by Superintendent of Insurance of New York, according to American Experience Table of Mortality, at $4\frac{1}{2}$ per cent.....	\$5,554,590 00
Premiums paid in advance.....	2,640 00
Miscellaneous.....	5,000 00
Aggregate amount of all liabilities (except capital stock).....	\$5,623,444 00
Surplus as regards policy-holders, \$546,840 51, on the basis of admitted assets.....	

* Twenty per cent deducted by Commissioner. Company loads net premiums at "variable" rates.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK.

[Incorporated July 25, 1859; commenced business July 28, 1859.]

HOME OFFICE, 120 BROADWAY, NEW YORK.

WILLIAM C. ALEXANDER, *President.* - - - - - SAMUEL BORROWE, *Secretary.*
Attorney for Michigan, E. BUSH GROVER, of Detroit.

CAPITAL.

Capital stock paid..... \$100,000 00.
Balance of net or ledger assets December 31st, 1878..... \$18,498,958 11

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$8,541,694 91	
Cash received for interest upon mortgage loans.....	1,016,714 20	
Cash received for interest on bonds owned, and dividends on stock.....	186,505 11	
Cash received for interest on other debts due the company.....	105,366 88	
Cash received for rents for use of company's property.....		
Cash received for profits on bonds, stocks, or gold actually sold, and balance of profit and loss account.....	1,611 10	
Total of income during the year.....		9,801,791 65
Total.....		\$28,800,749 76

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$2,064,758 73	
Cash paid for matured endowments and additions.....	42,200 00	
Total paid for losses and matured endowments.....		\$2,106,958 73
Cash paid to annuitants.....	9,879 89	
Cash paid for surrendered policies.....	1,115,578 79	
Cash paid for dividends to policy-holders.....	1,844,612 04	
Total payments to policy-holders.....		(\$3,076,528 94)
Cash paid stockholders for interest or dividends, \$7,000 in gold, equal in currency to.....	8,050 00	
Cash paid for commissions to agents.....	584,112 16	
Cash paid for salaries, and traveling expenses, of managers for agencies, and general, special, and local agents.....	25,281 69	
Cash paid for medical examiners' fees.....	66,626 86	
Cash paid for salaries, and other compensation of officers and other office employees.....	238,434 81	
Cash paid for taxes and revenue stamps, licenses and fees.....	71,778 86	
Cash paid for rent at agencies.....	85,852 11	
Cash paid for commuting commissions.....	177,735 00	
Refunds less commissions paid to other companies for policies reinsured.....	4,182 18	
Cash paid for advertising and office expenses.....	182,142 05	
Cash paid for printing, stationery, agency and law expenses.....	111,900 73	
Freight, postage, exchange, etc.....	67,860 17	
Total expenses of management.....		(\$1,515,479 07)
Total disbursements during the year.....		\$6,600,058 01
Balance December 31, 1878.....		\$21,700,691 75

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$2,902,916 96
Assets secured by mortgages of real estate, first liens.....	14,887,088 50

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
For description, see Schedule A, following.)			
Totals (carried out at amount loaned).....	\$804,640 00	\$689,648 50	\$379,918 85

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

(For description, see Schedule B, following.)

Cost Value. Market Value.

Totals (carried out at cost value).....	\$1,719,666 29	\$1,845,280 53	\$1,719,666 29
Cash in company's office and cash deposited in bank.....			1,609,158 83
Agents' ledger balances.....			181,000 25
Furniture, fixtures, and safes, \$21,818 50; commuted commissions, \$9,595 29; present value of leases, \$19,499 88.....			60,908 67
Total net or ledger assets, as per balance on page 87.....			\$21,700,691 73

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....			\$166,584 41
Interest due and accrued on bonds and stocks.....			
Interest due and accrued on collateral loans.....			
Rents due and accrued on company's property or lease.....		22,186 86	
Market value of bonds and stocks over cost.....		125,614 88	
Premium on gold.....		10,500 00	
Gross premiums due and unreported on policies in force December 31, 1873.....	\$188,151 00		
Gross deferred premiums on policies in force December 31, 1873.....	758,184 00		
Total.....	\$988,835 00		
* Deduct the loading on above gross amount.....	187,666 00		
Net amount of uncollected and deferred premiums.....		750,669 00	
Agency supplies.....		8,890 00	
Total of other assets.....			1,069,894 10
Total assets.....			\$32,784,585 83
Deduct items not admitted.....			888,850 52
Total admitted assets.....			\$32,445,735 31

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$15,906 75
Commuted commissions.....	9,595 29
Present value of leases.....	19,499 88
Agents' balances.....	181,000 25
Agency supplies.....	8,890 00
Balance of agents' accounts secured by mortgages and other collaterals.....	154,898 85
Total items not admitted.....	\$888,850 52

LIABILITIES.

Net amount of unpaid losses and claims (of which \$25,000 are resisted).....	\$451,185 00
Net present value of all existing policies and obligations of the company, as computed by Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4 1/4 per cent.....	19,218,819 04
Unpaid dividends of surplus, or other profits due policy-holders.....	76,482 00
Liability under the three months clause.....	81,900 00
Aggregate amount of all liabilities (except capital stock).....	\$19,854,456 04
Surplus as regards policy-holders, \$2,589,278 83, on the basis of admitted assets.....	

SCHEDULE A.—Account of Stocks, Bonds, etc., as Collateral Security for Cash Actually Loaned by the Company.

	Per Value.	Market Value.	Am't Loaned Thereon.
United States bonds.....	\$8,800 00	\$8,965 00	\$8,530 00
United States bonds.....	40,000 00	46,787 50	
New York State stock.....	10,000 00	10,500 00	50,000 00
New York Life & Trust Co. stock.....	5,000 00	10,000 00	
Brooklyn City stock.....	8,000 00	8,900 00	7,000 00
United States bonds.....	8,000 00	8,495 00	8,000 00
Brooklyn City stock.....	5,000 00	4,650 00	
Queen's County Bounty Loan.....	18,000 00	18,000 00	20,000 00
United States bonds.....	400 00	400 00	400 00
United States bonds.....	1,250 00	1,406 00	1,250 00
New York City stock.....	10,000 00	10,250 00	8,000 00
United States bonds.....	12,500 00	14,850 00	
Oregon War Loan.....	7,200 00	8,475 00	20,000 00
United States bonds.....	2,500 00	2,900 00	1,850 00
United States bonds.....	7,000 00	8,225 00	
United States bonds.....	8,000 00	8,495 00	10,500 00
United States bonds.....	100,000 00	114,500 00	100,000 00
Balances of agents' accounts.....	867,990 00	867,990 00	154,898 85
	\$604,640 00	\$689,648 50	\$379,918 85

* Twenty per cent deducted by Commissioner. Company loans net premiums from 10 to 40 per cent.

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Cost Value.	Market Value.
United States bonds.....	\$61,171 88	\$70,125 00
United States bonds.....	468,694 82	585,070 50
New York State stock.....	198,041 92	206,150 00
New York City stock.....	161,905 19	162,487 50
Brooklyn City stock.....	187,045 00	189,400 00
Tennessee bonds.....	14,144 79	16,800 00
Virginia bonds.....	18,060 00	18,821 02
Sharon (N. Y.) town bonds.....	66,000 00	68,810 00
Yonkers (N. Y.) town bonds.....	28,473 00	28,850 00
South Carolina bonds.....	40,609 76	6,000 00
Little Valley (N. Y.) town bonds.....	9,000 00	9,578 75
Mercantile Trust Company's stock.....	584,680 84	598,689 76
Valley National Bank of St. Louis stock.....	2,000 00	2,080 00
	\$1,719,666 20	\$1,845,280 58

GERMANIA LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated April 10, 1860; commenced business July 17, 1860.]

HOME OFFICE, 298 AND 295 BROADWAY, NEW YORK.

HUGO WESENDONCK, *President*. CORNELIUS DOREMUS, *Secretary*.
 Attorney for Michigan, HERMAN KUHN, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000 00.
 Balance of net or ledger assets December 31, 1878..... \$4,794,456 75

INCOME DURING 1878.

Cash received for premiums without deductions for commissions or other expenses..... \$1,804,779 52
 Cash received for annuities, including \$186 86 for policy fees..... 2,896 61
 Total premium income..... \$1,807,476 18
 Cash received for interest upon mortgage loans..... 269,860 69
 Cash received for interest on bonds owned and dividends on stock..... 59,686 54
 Cash received for interest on loans or liens..... 6,477 87
 Cash received as discount on claims paid in advance..... 996 00
 Total of income during the year..... \$1,944,096 78
 Total..... \$6,670,658 49

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions..... \$574,086 20
 Cash paid for matured endowments and additions..... 4,665 88
 Total paid for losses and matured endowments..... \$578,751 58
 Cash paid to annuitants..... 5,240 43
 Cash paid for surrendered policies..... 168,089 52
 Cash paid for dividends to policy-holders..... 136,943 94
 Total payments to policy-holders..... (\$906,974 71)
 Cash paid stockholders for interest or dividends..... 24,000 00
 Cash paid for commissions to agents..... 120,861 95
 Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents..... 88,568 97
 Cash paid for medical examiners' fees..... 10,550 26
 Cash paid for salaries and other compensation of officers and other office employees..... 56,502 57
 Cash paid for taxes and revenue stamps, licenses and fees..... 21,420 20
 Cash paid for rent..... 7,520 19
 Cash paid for commuting commissions..... 6,240 85

Cash paid for furniture and fixtures and safes for home and agency offices, stationery, postage, etc.	\$21,688 75
Cash paid for advertising and printing	8,825 06
Agents' balances	11,199 77
Total expenses of management	(\$302,368 57)
Total disbursements during the year	\$1,238,348 2
Balance Dec. 31, 1878	\$5,487,310 1

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens	\$4,885,296 4
STOCKS, BONDS AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.	

	Par Value.	Market Value.	Am't Loaned Thereon.	
United States bonds	\$4,000 00	\$4,470 00	\$4,000 00	4,000 00
STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.				

	Cost Value.	Market Value.
United States bonds		\$562,645 00
Virginia State bonds		11,700 00
Mississippi State Auditor's warrants		7,500 00
New York city 7 per cent sundries		360,000 00
Brooklyn city 7 per cent park loan		65,000 00
Brooklyn city 6 per cent water loan		18,875 00

Totals (carried out at cost value)	\$979,856 40	\$1,020,720 00	\$979,856 40
Cash in company's office, \$4,563 60; cash deposited in bank, \$69,526 76; total cash			68,969 36

Total net or ledger assets as per balance above.....\$5,487,310 1

OTHER ASSETS.

Interest due, \$27,881 47; and accrued, \$32,004 14 on bond and mortgage	\$59,885 61
Interest due and accrued on bonds and stocks	17,119 50
Interest due and accrued on collateral loans and deposit in bank	97 82
Market value of bonds and stocks over cost	40,963 60
Gross premiums due and unreported on policies in force Dec. 31, 1878	\$182,945 78
Gross deferred premiums on policies in force Dec. 31, 1878	816,929 56

Total	\$449,875 29
* Deduct the loading on above gross amount	89,975 05

Net amount of uncollected and deferred premiums.....359,900 24

Total of other assets.....477,880

Total admitted assets.....\$5,914,580

LIABILITIES.

Net amount of unpaid losses and claims (of which \$29,172 56 are resisted)	\$184,706
Net present value of all existing policies and obligations of the company, as computed by Deputy Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent	5,172,543
Unpaid dividends of surplus or other profits due policy-holders	89,750
Net present value of extra risks and policies liable to be surrendered	17,085

Aggregate amount of all liabilities (except capital stock)	\$5,364,084
Surplus as regards policy-holders, \$560,478 27.	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 25 to 40 per cent.

GLOBE MUTUAL LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated June, 1864; commenced business June, 1864.]

HOME OFFICE, 258 BROADWAY, NEW YORK.

PLINY FREEMAN, *President.*JAMES M. FREEMAN, *Secretary.*

Attorney for Michigan, W. B. ARMS, of Marquette.

CAPITAL.

Capital stock paid	\$100,000 00.
Balance of net or ledger assets Dec. 31, 1878	\$3,446,891 78

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses	\$1,181,818 77
Deduct amount paid to other companies for re-insurance on policies in this company	5,887 45
Total premium income	\$1,176,081 82
Cash received for interest upon mortgage loans	100,048 25
Cash received for interest on bonds owned, and dividends on stock	87,606 98
Cash received for interest on premium notes, loans, or liens	1,321 15
Cash received for interest on other debts due the company	7,660 20
Cash received as discount on claims paid in advance	515 47
Total of income during the year	\$1,373,112 82
Total	\$4,820,005 10

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions	\$411,791 49
Cash paid for matured endowments and additions	3,060 00
Total losses	\$414,871 49
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured	15,000 00
Total paid for losses and matured endowments	\$399,871 49
Cash paid to annuitants	78 64
Cash paid for surrendered policies	217,189 85
Cash paid for dividends to policy-holders	112,129 08
Total payments to policy-holders	(\$729,206 56)
Cash paid stockholders for interest or dividends	18,722 40
Cash paid for commissions to agents	107,457 69
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents	68,981 00
Cash paid for medical examiners' fees	18,412 49
Cash paid for salaries and other compensation of officers and other office employees	50,523 80
Cash paid for taxes and revenue stamps, licenses, and fees	11,065 48
Cash paid for rent, less \$4,794 60 received under sub-lease	22,185 01
Cash paid for furniture and fixtures and safes for home and agency offices	1,969 60
Cash paid for advertising, \$3,770 47; printing and stationery, \$9,171 19; agency, general expenses, \$5,415 06; office expenses, \$968 82; petty cash, \$2,422 10; legal expenses, \$5,895 86; postage expenses, \$5,160 00	37,286 00
Total expenses of management	(\$808,491 07)
Total disbursements during the year	\$1,051,421 06
Balance Dec. 31, 1878	\$3,768,584 07

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens	\$2,123,496 36
--	----------------

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR

CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Totals (carried out at amount loaned)	\$142,800 00	\$101,967 00	\$50,000 00	80,000 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file				38,495 99

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

(For description, see Schedule B, following.)

	Cost Value.	Market Value.
Totals (carried out at cost value).....	\$1,985,865 18	\$1,950,120 89
Cash in the company's office, \$18,859 97; cash deposited in bank, \$181,670 81; total cash.....		145,680 28
Bills receivable, \$1,889 84; agents' ledger balances, \$22,925 22; total.....		24,815 86
Furniture, fixtures, and sales at 50 per cent of cost, \$18,922 90; commuted commissions, \$518 90; total.....		14,441 85
Agency supplies.....		5,000 00
Total net or ledger assets, as per balance on page 41.....		\$2,768,584 07

OTHER ASSETS.

Interest due, \$24,106 55, and accrued, \$11,192 44, on bonds and mortgage.....	\$45,298 99
Interest accrued on bonds and stocks.....	1,580 00
Interest due on collateral loans.....	181 14
Interest due and accrued on premium notes, loans, or liens.....	3,196 00
Rents due on company's property or lease.....	500 00
Market value of bonds and stocks over cost.....	20,755 26
Postage stamps.....	150 00
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$115,891 06
Gross deferred premiums on policies in force Dec. 31, 1873.....	204,510 00
Total.....	\$320,401 06
* Deduct the loading on above gross amount.....	64,080 23
Net amount of uncollected and deferred premiums.....	256,320 84

Total of other assets.....	\$327,922 23
Total assets.....	\$4,096,516 30
Deduct items not admitted.....	22,894 81
Total admitted assets.....	\$4,068,621 99

Items not Admitted.

Commuted commissions.....	\$519 95
Agents' balances.....	22,925 52
Bills receivable.....	1,889 84
Agency supplies.....	5,000 00
Total items not admitted.....	\$29,894 81

LIABILITIES.

Net amount of unpaid losses and claims (of which \$26,925 00 are resisted).....	\$126,067 40
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to the American Experience Table of Mortality, at $\frac{4}{10}$ per cent.....	8,663,211 00
Due for salaries, rent, and office expenses, estimated.....	4,350 00
Aggregate amount of all liabilities (except capital stock).....	\$2,794,348 40
Surplus as regards policy-holders, \$272,488 50 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., as Collateral Security for Cash actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
United States bonds.....	\$4,800 00	\$5,828 00	\$9,200 00
Home Fire Ins. Co. stock.....	7,000 00	7,000 00	
United States bonds.....	500 00	575 00	500 00
Eleventh Ward Bank stock.....	10,000 00	10,000 00	8,000 00
Brooklyn park bond.....	1,000 00	1,000 00	500 00
Home Fire Ins. Co. stock.....	4,500 00	4,500 00	2,700 00
National Bank of Commerce stock.....	2,000 00	2,240 00	2,000 00
United States bonds.....	11,000 00	12,820 00	11,000 00
N. Y., W. S. & Chicago R. R. bonds.....	32,000 00	19,300 00	14,400 00
Manufacturers' & Merchants' Bank stock.....	5,000 00	5,000 00	4,500 00
Delaware & Hudson Canal Co.'s bonds.....	5,000 00	5,500 00	4,500 00
Union Pacific R. R. Co. stock.....	30,000 00	9,750 00	5,500 00
Astoria & Hunter's Point R. R. bonds.....	4,500 00	4,500 00	1,500 00
Ridgewood Fire Ins. Co. stock.....	5,000 00	5,000 00	4,000 00
Continental Fire Ins. Co. stock.....	20,000 00	10,000 00	10,000 00
Totals.....	\$142,800 00	\$101,967 00	\$90,000 00

SCHEDULE B.—Stocks and Bonds Owned Absolutely by the Company.

	Cost Value.	Market Value.
United States bonds.....	\$732,000 77	\$738,500 00
New York bounty fund stock.....	10,000 00	10,100 00
New York city accumulated debt of '85.....	15,616 25	14,140 00
Brooklyn soldiers' aid fund bonds.....	60,350 00	73,000 00
Brooklyn Bushwick avenue bonds.....	25,125 00	25,000 00
Astoria village bonds.....	4,830 89	4,830 29

* Twenty per cent deducted by Commissioner. Company loads net premiums from 15 to 40 per cent.

Totals	\$1,835,865 18	\$1,856,120 89
---------------------	-----------------------	-----------------------

NEW YORK.

HOME OFFICE, BROOKLYN, N. Y.

Attorney for Michigan, JAMES A. JONES, of Detroit.

Capital stock paid.....	\$125,000 00.
-------------------------	---------------

Balance of net or ledger assets December 31, 1873.....	\$8,162,259 88
--	----------------

Cash received for premiums, without deductions for commissions or other expenses

other expenses.....	\$382,855 10
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	258,829 48

Total premium income.....	\$985,684 58
Cash received for interest upon mortgage loans.....	} 180,965 91
Cash received for interest on bonds owned and dividends on stock.....	
Cash received for interest on premium notes, loans, or liens.....	
Cash received for rents for use of company's property.....	
	4,870 56

Total of income during the year	\$1,061,121 73
--	-----------------------

Total	94,923.874 11
--------------------	----------------------

Cash paid for losses and additions.....	\$319,170 94
Premium notes, loans, or liens used in payment of the same.....	15,099 06
Cash paid for matured endowments and additions.....	2,796 07
Premium notes, loans, or liens used in payment of the same.....	1,263 38

Total paid for losses and matured endowments.....	\$288,270 00
Cash paid to annuitants.....	2,257 93
Cash paid for surrendered policies.....	38,615 27
Premium notes, loans, or liens used in purchase of surrendered policies.....	44,368 48
Cash paid for dividends to policy-holders.....	86,615 48
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	189,569 13

Total payments to policy-holders.....	(\$494,000 50)
---------------------------------------	----------------

Cash paid stockholders for interest or dividends.....	15,000 00
---	-----------

Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid for commissions to agents.....	71,758 25

Cash paid for salaries and traveling expenses of managers for agencies and gen-	71,158 25
---	-----------

cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	8,975 03
--	----------

Cash paid for medical examiners' fees.....	4,601 50
--	----------

Cash paid for salaries and other compensation of officers and other office em-

employees..... 89,186 12

Cash paid for taxes and revenue stamps, licenses and fees.....	5,240 14
--	----------

Cash paid for rent and agency charges.....	11,542 01
--	-----------

Cash paid for furniture and fixtures and sales for home and agency offices.....	842 49
Cash paid for advertising, printing, stationery, postage, law, traveling and office	

Cash paid for advertising, printing, stationery, postage, law, traveling, and office expenses 8 948.17

expenses	8,248 17
Total expenses of management	(€149 834 81)

Total expenses of management..... (\$142,894 81)

Total disbursements during the year.....

Total disbursements during the year.....

Balance Dec. 31, 1878.....

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered *cost* value..... \$162,680 00
 Loans secured by mortgages of real estate, first liens..... 1,287,960 00

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR
 CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
United States bonds.....	\$2,000 00	\$2,390 00	\$2,700 00	
Nassau National Bank stock.....	2,000 00			
Brooklyn Bank stock.....	1,500 00	7,125 00	4,500 00	
Brooklyn City Gas Co. stock.....	1,250 00			
United States bonds.....	30,000 00	33,480 00	30,000 00	
Nassau National Bank stock.....	6,500 00			
Union Trust Co. stock.....	10,000 00			
St. Nicholas Bank stock.....	6,500 00	29,250 00	25,000 00	
Home Fire Ins. Co. stock.....	3,000 00			
Prospect Park bonds (Brooklyn).....	3,000 00	3,000 00	2,500 00	
Brooklyn City Gas Co. stock.....	10,150 00	12,687 00	8,000 00	
Shoe & Leather Bank stock.....	7,000 00			
Bank of Utica stock.....	1,200 00			
Bowery National Bank stock.....	1,000 00			
Nassau National Bank stock.....	2,000 00	19,750 00	15,000 00	
Nassau Bank, New York, stock.....	2,000 00			
Atlantic Fire Ins. Co. stock.....	3,000 00			
Certified gold check.....	30,000 00	33,000 00	30,000 00	
Totals (carried out at amount loaned).....	\$123,100 00	\$141,682 00	\$117,700 00	117,700 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				1,023,413 57

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds.....	\$243,316 30	\$277,965 00	
New York State bonds.....	49,787 50	51,750 00	
Kings county bonds.....	96,063 50	101,000 00	
Park 7 per cent bonds.....	329,573 50	325,000 00	
Brooklyn city bonds.....	150,125 00	150,125 00	
Totals (carried out at <i>cost</i> value).....	\$868,818 70	\$908,940 00	968,813 70
Cash in company's office, \$9,320 44; cash deposited in bank, \$96,029 29; total cash.....			105,949 73
Total net or ledger assets, as per balance on page 48.....			\$3,570,759 30

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....			
Interest due and accrued on bonds and stocks.....		7,173 00	
Interest due and accrued on collateral loans.....			
Rents due and accrued on company's property or lease.....		1,585 00	
Market value of real estate <i>over cost</i>		10,000 00	
Market value of bonds and stocks <i>over cost</i>		40,026 30	
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$38,883 84		
Gross deferred premiums on policies in force Dec. 31, 1873.....	41,910 85		
Total.....	\$195,194 69		
* Deduct the loading on above gross amount.....	25,088 94		
Net amount of uncollected and deferred premiums.....		100,155 75	
Total of other assets.....			153,890 05
Total admitted assets.....			\$3,723,679 35

LIABILITIES.

Net amount of unpaid losses and claims (of which \$22,500 00 are resisted).....	\$44,500 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4% per cent.....	3,151,494 00
Aggregate amount of all liabilities (except capital stock).....	\$3,197,994 00
Surplus as regards policy-holders, \$381,755 35.	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 15 to 30 per cent.

HOMEOPATHIC MUTUAL LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated July 18, 1868; commenced business, July 18, 1868.]

HOME OFFICE, 281 BROADWAY, NEW YORK.

D. D. T. MARSHALL, *President*. FRANK B. MAYHEW, *Secretary*.
Attorney for Michigan, A. A. BANCROFT, of Lansing.

CAPITAL.

Capital stock paid.....	\$200,000 00.	
Balance of net or ledger assets December 31, 1873.....		\$894,881 86

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$205,116 23	
Deduct amount paid to other companies for re-insurance on policies in this company.....	5,749 24	
Total premium income.....		\$199,367 04
Cash received for interest upon mortgage loans.....		10,920 10
Cash received for interest upon cash loans.....		8,541 70
Cash received for interest on bonds owned and dividends on stock.....		8,541 79
Cash received for interest on premium notes, loans, or liens.....		82 29
Cash received for interest on other debts due the company.....		708 20
Cash received for moneys deposited in trust.....		8,500 00
Total of income during the year.....		226,456 12
Total.....		\$620,787 98

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$58,186 65	
Cash paid for matured endowments and additions.....	1,089 02	
Total losses.....	\$54,175 67	
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	5,500 00	
Total paid for losses and matured endowments.....		\$48,675 67
Cash paid for surrendered policies.....		88,744 86
Cash paid for dividends to policy-holders.....		8,118 97
Total payments to policy-holders.....		(\$96,884 50)
Cash paid for commissions to agents.....		11,044 58
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....		10,709 77
Cash paid for medical examiners' fees.....		2,635 18
Cash paid for salaries and other compensation of officers and other office employees.....		9,073 28
Cash paid for taxes and revenue stamps, licenses, and fees.....		1,928 11
Cash paid for rent.....		8,300 00
Cash paid for commuting commissions.....		8,586 79
Cash paid for printing and stationery.....		8,185 97
Cash paid for postage, exchange, etc.; \$1,245 00; office and other expenses, \$2,186 19; profit and loss, \$2,731 16; advertising, \$2,092 61.....		9,206 96
Total expenses of management.....		(\$56,925 64)
Total disbursements during the year.....		\$151,460 14
Balance Dec. 31, 1873.....		\$469,327 84

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$325 00
Loans secured by mortgages of real estate, first liens.....	196,167 82

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loan'd Thereon.
Bonds of the town of Yates, N. Y.....	\$50,000 00	\$45,000 00	\$92,500 00
Bonds of the town of Somerset, N. Y.....	50,000 00	45,000 00	
Bond of Lake Ontario Shore R. R. Co.....	100,000 00	90,000 00	
U. S. 5-20 bonds.....	800 00	920 00	500 00

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Bonds of town of Lewiston, N. Y.....	\$5,000 00	\$4,500 00		
60 shares Hamilton Fire Ins. Co. stock.....	800 00	1,400 00		
50 shares Clark Thread Co. stock.....	5,000 00	5,000 00	\$21,000 00	
Bonds and mortgages.....	20,500 00	20,500 00		
Totals (carried out at amount loaned).....	\$292,200 00	\$218,820 00	\$114,000 00	\$114,000 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				1,419 22

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States 10-40 bonds.....	\$100,000 00	\$112,000 00	
N. Y. State bounty loan bonds.....	10,000 00	10,746 25	
East Broadway, Dry Dock & Grand Street R. R. Co. bonds.....	25,000 00	25,000 00	
Town of Sodus bonds.....	10,000 00	10,000 00	
Totals (carried out at cost value).....	\$145,000 00	\$157,746 25	146,996 25
Cash in company's office, \$185 25; cash deposited in bank, \$909 87; total cash.....			1,045 12
Agents' ledger balances.....			6,679 18
Office furniture, at cost.....			3,195 75
Total net or ledger assets, as per balance on page 45.....			\$469,327 04

OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$5,844 84
Interest accrued on bonds and stocks.....	729 16
Interest accrued on collateral loans.....	3,546 30
Interest accrued on premium notes, loans, or liens.....	11 00
Market value of bonds and stocks <i>over cost</i>	10,750 00
Gross premiums due and unreported on policies in force Dec. 31, 1878.....	\$14,502 09
Gross deferred premiums on policies in force Dec. 31, 1878.....	20,945 45
Total.....	\$42,747 84
* Deduct the loading on above gross amount.....	8,549 50
Net amount of uncollected and deferred premiums.....	\$34,198 04
Committed commissions, \$9,000 00; printed matter and stationery, \$3,000 00.....	12,000 00
Total of other assets.....	\$47,829 94
Total assets.....	\$536,607 00
Deduct items not admitted.....	20,277 06
Total admitted assets.....	\$516,330 06
<i>Items not Admitted.</i>	
Furniture, fixtures, and safes, 50 per cent of cost.....	\$1,597 88
Commuted commissions.....	9,000 00
Agents' balances.....	6,679 18
Printed matter and stationery.....	3,000 00
Total items not admitted.....	\$20,277 06

LIABILITIES.

Net amount of unpaid losses and claims.....	\$4,000 00
Net present value of all existing policies and obligations of the company, as computed by Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....	422,773 06
Trust monies.....	1,329 00
Due for advance on account of organization expenses.....	2,000 00
Aggregate amount of all liabilities (except capital stock).....	\$448,512 06
Surplus as regards policy-holders, \$73,513 02 on the basis of admitted assets.....	

* Twenty per cent deducted by Commissioner. Company loads net premiums; no answer by company.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

[Incorporated April 21, 1862; commenced business December 27, 1862.]

Home Office, Boston.

A. LYON, *President*.GEO. B. AGER, *Secretary*.

Attorney for Michigan, DON M. DICKINSON, of Detroit.

Balance of net or ledger assets December 31st, 1872.....	\$2,158,074 84	
Decrease of capital during 1873.....	100,000 00	
		\$2,058,074 84

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$590,844 77	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	82,999 79	
Total.....	\$662,744 56	
Reduct amount paid to other companies for reinsurance on policies in this company.....	228 16	
Total premium income.....		662,516 40
Cash received for interest upon mortgage loans.....		51,451 11
Cash received for interest on bonds owned, and dividends on stock.....		41,667 29
Cash received for interest on premium notes, loans, or liens.....		21,688 52
Cash received for interest on other debts due the company.....		38,584 55
Cash received as discounts on claims paid in advance.....		81 68
Total of income during the year.....		810,899 55
Total.....		\$2,968,964 39

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$227,897 97	
Premium notes, loans, or liens used in payment of the same.....	4,960 08	
Cash paid for matured endowments and additions.....	4,549 30	
Premium notes, loans, or liens used in payment of same.....	6,837 80	
Total paid for losses and matured endowments.....		\$247,258 00
Cash paid to annuitants.....		2,529 12
Cash paid for surrendered policies.....		27,250 57
Premium notes, loans, or liens used in purchase of surrendered policies.....		2,838 45
Cash paid for dividends to policy-holders.....		71,808 04
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		30,079 19
Premium notes, loans, or liens voided by lapse of policies.....		42,060 62
Total payments to policy-holders.....	(\$424,018 99)	
Cash paid stockholders for interest or dividends.....		4,517 21
Cash paid for commissions to agents.....		67,981 22
Cash paid for medical examiners' fees.....		5,900 75
Cash paid for salaries, and other compensation of officers and other office employees.....		29,518 91
Cash paid for taxes and revenue stamps, licenses and fees.....		4,451 48
Cash paid for rent received under sub-lease.....		16,898 45
Cash paid for commuting commissions.....		26,790 88
Cash paid for advertising, \$3,057 86; legal expenses, \$949 92; incidental expenses, \$7,108 24; printing and stationery, \$5,235 00.....		16,846 11
Total expenses of management.....	(\$166,787 80)	
Total disbursements during the year.....		\$595,818 50
Balance December 31, 1873.....		\$2,369,645 89

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Assets secured by mortgages of real estate, first liens.....	\$318,693 43
--	--------------

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Totals (carried out at amount loaned).....	\$168,800 00	\$188,421 00	\$117,400 00	\$117,400 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				477,117 57

For description, see Schedule A, following.)

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule B, following.)

Totals (carried out at cost value)	\$802,300 00	\$811,493 00	\$802,300 00
Cash in company's office, \$708 73; cash deposited in bank, \$44,444 99; total cash			45,153 73
Agents' ledger balances			13,141 17
Total not or ledger assets			\$2,268,646 69
OTHER ASSETS.			
Interest due, \$1,448 87, and accrued, \$18,289 80 on bonds and mortgage		\$19,688 17	
Interest due and accrued on bonds and stocks		15,213 24	
Interest due and accrued on collateral loans		2,910 88	
Interest due and accrued on premium notes, loans, or liens		15,807 52	
Market value of bonds and stocks <i>over cost</i>		9,298 00	
Gross premiums due and unreported on policies in force December 31, 1873	\$177,912 87		
Gross deferred premiums on policies in force December 31, 1873	78,187 49		
Totals	\$256,049 86		
* Deduct the loading on above gross amount	51,309 99		
Net amount of uncollected and deferred premiums		204,889 87	
Furniture and fixtures and safes at $\frac{1}{2}$ of cost		4,955 95	
Total of other assets			272,208 68
Total assets			\$2,540,849 38
Deduct items not admitted			16,141 17
Total admitted assets			\$2,524,708 21
Items not Admitted.			
Agents' balances		\$18,141 17	
Loans on personal security, endorsed or not		8,000 00	
Total items not admitted		\$16,141 17	

LIABILITIES.

Net amount of unpaid losses and claims	\$39,000 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Massachusetts, according to the Actuaries' Table of Mortality, at 4 per cent.	2,445,972 69
Unpaid dividends of surplus, or other profits due policy-holders	17,577 69
Aggregate amount of all liabilities (except capital stock)	\$2,502,550 38
Surplus as regards policy-holders \$22,158 08, on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral for Cash Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
Burlington and Mo. River R. R. stock	\$30,000 00	\$10,400 00	\$25,000 00
Chicago, Burlington & Quincy R. R. stock	5,200 00	5,096 00	
First mortgage bonds Rutland R. R. Co.	14,000 00	10,400 00	
Delaware and Hudson Canal Co. bonds	12,000 00	12,000 00	10,000 00
Cedar Rapids and Missouri River R. R. bonds, 1916	5,000 00	4,000 00	
Narragansett Steamship Company bonds, 1877	7,000 00	6,510 00	
Union Pacific R. R. land grant bonds	2,000 00	1,400 00	1,000 00
Long Wharf (Boston) stock	2,200 00	2,200 00	2,200 00
Conn. & Pas. River R. R. capital stock	18,000 00	10,370 00	14,000 00
Conn. & Pas. River R. R. 7 per cent bonds, 1893	6,000 00	5,760 00	
Merrimack Manufacturing Company stock	2,000 00	8,150 00	
Burlington & Missouri River R. R. stock	5,000 00	4,700 00	5,000 00
U. S. 5-20 bonds, "1867"	1,500 00	1,728 00	1,000 00
Joliet Iron & Steel Co. mortgage bonds	25,000 00	25,000 00	25,000 00
American Whip Co. stock	20,500 00	20,500 00	12,000 00
N. Revere Bank (Boston) stock	1,000 00	1,160 00	1,000 00
Northern R. R. stock	700 00	749 00	700 00
Michigan Central R. R. stock	1,000 00	780 00	2,000 00
Boston & Albany R. R. stock	1,000 00	1,400 00	
Burlington & Mo. River R. R. stock	19,700 00	18,158 00	
Loan on personal security			3,000 00
Totals	\$168,900 00	\$138,421 00	\$117,400 00

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned.

	Cost Value.	Market Value.
U. S. 6 per cent bonds, 1881	\$10,000 00	\$11,773 00
U. S. 5-30 bonds, registered	75,000 00	84,625 00
U. S. 5-30 bonds, coupon	18,000 00	17,335 00
Portland city bonds, 1870	5,000 00	4,557 00
City of Boston 6 per cent scrip, 1876	25,000 00	24,500 00

* Twenty per cent deducted by Commissioner. Company loads net premiums 25 per cent.

	Cost Value.	Market Value.
Albany city 6 per cent bonds.....	\$10,000 00	\$9,100 00
Lynn city 6 per cent bonds.....	14,000 00	12,985 00
Bath city 6 per cent bonds.....	2,000 00	1,780 00
Balem city 6 per cent bonds.....	11,000 00	10,120 00
Cambridge city 6 per cent bonds.....	4,200 00	3,948 00
Cincinnati city 7 8-10 per cent bonds.....	10,000 00	10,225 00
Chicago city 7 per cent bonds.....	10,000 00	9,500 00
Loan to city of Cambridge, 6 per cent.....	27,000 00	27,000 00
Loan to town of Brighton, 7 per cent.....	25,000 00	25,000 00
Hill and Leather National Bank stock.....	9,000 00	10,850 00
New England National Bank stock.....	10,000 00	18,500 00
Tremont National Bank stock.....	5,000 00	5,900 00
Continental National Bank stock.....	18,000 00	18,650 00
Boyleston National Bank stock.....	8,000 00	4,410 00
Washington National Bank stock.....	10,000 00	14,000 00
Boston & Albany R. R. 7 per cent bonds.....	75,000 00	77,067 00
Old Colony & Newport Railway Co. 7 per cent bonds.....	18,000 00	18,180 00
Old Colony & Newport Railway Co. 6 per cent bonds.....	11,000 00	10,670 00
Vermont Central & Vermont & Canada R. R. 8 per cent equipment bonds.....	6,000 00	4,500 00
Ogdensburg & Lake Champlain R. R. 8 per cent equipment bonds.....	5,000 00	4,614 00
Philadelphia, Wilmington & Baltimore R. R. 6 per cent bonds.....	7,000 00	6,790 00
Western R. R. 6 per cent bonds.....	5,000 00	4,857 00
Lansing, Jackson & Saginaw R. R. 8 per cent mortgage bonds.....	10,000 00	9,000 00
Illinois Grand Trunk Railway 6 per cent mortgage bonds.....	20,000 00	19,000 00
Grand River Valley R. R. 8 per cent mortgage bonds.....	10,000 00	9,000 00
Michigan Central R. R. 8 per cent mortgage bonds.....	5,000 00	5,500 00
Cedar Rapids & Missouri River R. R. 7 per cent mortgage bonds.....	15,000 00	12,000 00
Chicago Burlington & Quincy R. R. 7 per cent mortgage bonds.....	20,000 00	18,000 00
Boston & Providence R. R. 7 per cent (1898) bonds.....	25,000 00	25,687 00
Vermont & Canada R. R. stock.....	12,000 00	5,400 00
Boston & Maine 7 per cent loan.....	100,000 00	100,000 00
Old Colony & Newport Railway Co. 7 per cent loan.....	100,000 00	100,000 00
Western R. R. Co. 7 per cent loan.....	25,000 00	25,000 00
Boston & Providence R. R. 7 per cent loan.....	25,000 00	25,000 00
Commercial Wharf Co., Boston.....	15,000 00	15,000 00
Totals.....	\$802,200 00	\$811,498 00

KNICKERBOCKER LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated April, 1858; commenced business April, 1858.]

HOME OFFICE, 289 BROADWAY, NEW YORK.

THAS. STANTON, *President*. GEORGE F. SNIFFEN, *Secretary*.

Attorney for Michigan, J. W. LANGDON, of Detroit.

CAPITAL.

Capital stock, paid.....	\$100,000 00.
Balance of net or ledger assets December 31, 1873.....	\$7,270,979 19

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,545,926 85
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	678,115 67
Total premium income.....	\$2,219,042 05
Cash received for interest upon mortgage loans.....	124,968 68
Cash received for interest on bonds owned and dividends on stock.....	36,810 77
Cash received for interest on premium notes, loans, or liens.....	248,148 27
Cash received for interest on other debts due the company.....	5,501 77
Cash received for rents for use of company's property.....	50,247 85
Cash received as discount on claims paid in advance.....	110 96
Total of income, during the year.....	\$2,684,819 80
Total.....	\$6,955,198 99

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$694,507 98	
Premium notes, loans, or liens used in payment of the same.....	58,617 56	
Cash paid for matured endowments and additions.....	75,770 00	
Premium notes, loans, or liens used in payment of same.....	22,687 15	
Total paid for losses and matured endowments.....		\$877,582 64
Cash paid to annuitants.....		177 00
Cash paid for surrendered policies.....		418,890 68
Premium notes, loans, or liens used in purchase of surrendered policies.....		821,890 68
Cash paid for dividends to policy-holders.....		269,898 40
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		168,167 02
Premium notes, loans, or liens voided by lapse of policies.....		359,700 61
Total payments to policy-holders.....	(\$2,410,371 98)	
Cash paid stockholders for interest or dividends.....		7,000 00
Cash paid for commissions to agents.....		115,197 24
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....		89,642 61
Cash paid for medical examiners' fees.....		7,827 00
Cash paid for salaries and other compensation of officers and other office employees.....		57,871 56
Cash paid for taxes and revenue stamps, licenses, and fees.....		15,507 22
Cash paid for rent.....		12,000 00
Cash paid for furniture and fixtures and safes for home and agency offices.....		201 08
Cash paid for advertising, \$28,988 55; law expenses, \$22,542 73; stationery, printing, etc., \$21,995 64; office expenses, \$10,487 67.....		78,859 58
Total expenses of management.....	(\$854,514 06)	
Total disbursements during the year.....		\$2,771,815 10
Balance Dec. 31, 1878.....		\$7,168,368 10

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost</i> value.....	\$412,007 10
Loans secured by mortgages of real estate, first liens.....	2,385,657 10

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
--	-------------------	----------------------	-----------------------------

(For description, see Schedule A, following.)

Totals (carried out at amount loaned). \$207,370 00	\$204,192 00	\$174,355 00	\$174,355 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....		8,444,105 58	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

(For description, see Schedule B, following.)

Totals (carried out at <i>cost</i> value).....	\$584,900 55	\$414,760 12	\$468,224 65
Cash in company's office, \$2,748 15; cash deposited in bank, \$68,625 08; total cash.....			66,368 28
Agents' ledger balances.....			8,915 56
Furniture, fixtures, and safes at cost, \$25,883 79; commuted commissions, \$202,825 96; total.....			228,659 75
Total net or ledger assets, as per balance above.....			\$7,188,388 00
Deduct depreciation from cost of assets to bring same to market value.....			58,464 58

Total net or ledger assets, less depreciation..... \$7,129,923 42

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$219,117 40	
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		
Rents due and accrued on company's property or lease.....		91,860 78
Market value of real estate <i>over cost</i>		
Gross premiums due and unreported on policies in force Dec. 31, 1878.....		\$181,161 81
Gross deferred premiums on policies in force Dec. 31, 1878.....		515,658 06
Total.....		\$646,814 87
* Deduct the loading on above gross amount.....		129,362 87
Net amount of uncollected and deferred premiums.....		517,451 50
Total of other assets.....		637,923 00
Total assets.....		\$7,767,846 10
Deduct items not admitted.....		219,658 40
Total admitted assets.....		\$7,548,187 70

* Twenty per cent deducted by the company. Company loads net premiums from $3\frac{1}{4}$ to 40 per cent

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$12,916 69
Unmatured commissions.....	202,825 98
Unmatured balances.....	3,915 56
Total items not admitted.....	\$219,658 41

LIABILITIES.

Net amount of unpaid losses and claims.....	\$181,550 00
Present value of all existing policies and obligations of the company, as computed by Deputy Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....	6,678,645 00
Unpaid dividends to stockholders.....	194 50
Aggregate amount of all liabilities (except capital stock).....	\$6,810,389 50
plus as regards policy-holders, \$927,800 24 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral for Cash Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
le R. R. preferred stock.....	\$30,000 00	\$21,450 00	\$20,000 00
ooklyn and Jamaica bonds.....	2,000 00	2,000 00	
le R. R. preferred stock.....	20,000 00	14,800 00	14,000 00
ntal Park & N. E. R. R. bonds.....	2,000 00	1,900 00	
llatin National Bank stock.....	8,100 00	10,125 00	10,000 00
arket National Bank stock.....	2,500 00	2,950 00	
urity National Bank stock.....	2,000 00	1,500 00	1,875 00
ew York & Harlem R. R. Co. stock.....	46,250 00	55,500 00	50,000 00
ooklyn & Jamaica R. R. bonds.....	2,420 00	2,420 00	
le R. R. preferred stock.....	10,000 00	7,150 00	24,000 00
ew York Guaranty & Indemnity Co. stock.....	7,500 00	8,825 00	
ew York Loan & Indemnity Co. stock.....	10,000 00	10,000 00	85,000 00
ooklyn & Jamaica R. R. bonds.....	2,000 00	2,000 00	
ntal & Hudson River R. R. bonds.....	40,000 00	39,800 00	9,580 00
nted States 5-20 bonds.....	9,600 00	11,479 00	
ew York Loan & Indemnity Co. stock.....	18,000 00	18,000 00	10,400 00
Totals.....	\$207,870 00	\$204,192 00	\$174,855 00

SCHEDULE B.—Stocks and Bonds Absolutely Owned by the Company.

	Par Value.	Market Value.
rginia bonds, consols.....	\$78,267 08	\$39,999 85
rginia bonds, deferred.....	86,698 52	8,946 52
uth Carolina bonds.....	50,000 00	5,000 00
uisiana bonds, old.....	100,000 00	48,000 00
wish Hospital bonds.....	1,000 00	1,000 00
ennessee bonds.....	96,000 00	91,060 00
issippi warrants.....	10,000 00	8,500 00
abama 8 per cent bonds.....	10,000 00	7,000 00
S. bonds, coupon, 10-40, 1864.....	82,000 00	26,160 00
S. bonds, coupon, 5-30.....	115,000 00	123,453 75
S. bonds, 1881.....	46,000 00	52,585 00
merican Exchange National Bank stock.....	10,000 00	10,800 00
urth National Bank stock.....	10,000 00	10,000 00
ooklyn Central & Jamaica R. R. bonds.....	12,500 00	12,500 00
ew York Guaranty & Indemnity Co. stock.....	22,500 00	25,875 00
Totals.....	\$554,900 55	\$414,760 19

LIFE ASSOCIATION OF AMERICA.**MISSOURI.**

[Incorporated June 16, 1868; commenced business June 16, 1868.]

HOME OFFICE, St. Louis, Mo.

NEY W. HOUGH, *President.*JOHN S. PIERCE, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

Balance of net or ledger assets December 31, 1872..... \$4,024,537 31

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,704,866 59	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	408,161 13	
Cash received for extra premiums.....	896 11	
Total	\$2,108,410 88	
Deduct amount paid to other companies for re-insurance on policies in this company.....	29,155 92	
Total premium income	\$2,079,254 91	
Cash received for interest upon mortgage loans.....	177,287 49	
Cash received for interest on bonds owned and dividends on stock.....	8,701 16	
Cash received for interest on premium notes, loans, or liens.....	86,876 86	
Cash received for interest on other debts due the company.....	8,108 29	
Cash received for rents for use of company's property.....	972 45	
Cash received as discount on claims paid in advance.....	643 58	
Cash received for reserves on transferred policies from the Empire State Life Ins. Co.....	65,890 45	
Total of income during the year	\$3,437,668 09	
Total	\$6,452,026 00	

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$764,404 93	
Premium notes, loans, or liens used in payment of the same.....	26,114 85	
Total losses	\$790,519 27	
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	17,500 00	
Total paid for losses	\$773,019 27	
Cash paid to annuitants.....	1,773 80	
Cash paid for surrendered policies.....	470,640 14	
Premium notes, loans, or liens used in purchase of surrendered policies.....	346,776 57	
Cash paid for dividends to policy-holders.....	1,668 98	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	7,484 51	
Total payments to policy-holders	(\$1,601,841 23)	
Cash paid for commissions to agents.....	148,301 71	
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	104,641 56	
Cash paid for medical examiners' fees and salaries.....	16,647 06	
Cash paid for salaries and other compensation of officers and other office employees.....	60,008 45	
Cash paid for taxes and revenue stamps, licenses, and fees.....	25,211 48	
Cash paid for rent, less \$468 05 received under sub lease.....	4,969 78	
Cash paid for commuting commissions.....	16,627 79	
Cash advanced to agents to be repaid out of future salaries or commissions.....	47,688 70	
Cash paid for furniture and fixtures and safes for home offices.....	448 68	
Cash paid for advertising, \$15,201 09; profit and loss, \$5,467 19; postage, express charges, stationery, telegrams, etc.....	188,441 11	
Total expenses of management	(\$566,986 47)	
Total disbursements during the year	\$2,167,329 09	
Balance Dec. 31, 1873	\$4,284,796 81	

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost</i> value.....	\$85,817 95
Loans secured by mortgages of real estate, first liens.....	2,184,026 74

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

Market Value. Am't Loaned
Thereon.

(For description, see Schedule "A" following.)

Totals (carried out at amount loaned).....	\$178,885 50	\$111,128 82	\$111,128 82
Premium notes, loans, or liens on policies in force, reserve in excess of all indebtedness.....			1,600,059 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

(For description, see Schedule "B" following.)

Totals (carried out at <i>cost</i> value).....	\$270,117 50	\$220,910 88	224,248 88
Cash in the company's office, \$476 69; cash deposited in bank, \$129,543 69; total cash.....			130,929 88

Total net or ledger assets, as per balance above	\$4,284,796 81
Deduct depreciation from cost of assets to bring same to market value.....	8,823 50

Total net or ledger assets, less depreciation.....	\$4,961,466 61
OTHER ASSETS.	
Interest accrued on bonds and mortgage.....	\$106,188 99
Interest accrued on bonds and stocks.....	6,326 80
Interest accrued on collateral loans.....	5,563 23
Interest due and in process of collection on premium notes, loans, or liens.....	12,612 77
Market value of real estate <i>over cost</i>	68,742 05
Unpaid premiums due and unreported on policies in force Dec. 31, 1873.....	\$355,174 68
Unpaid deferred premiums on policies in force Dec. 31, 1873.....	172,124 51
Total.....	\$527,309 19
Deduct the loading on above gross amount.....	105,461 84
Net amount of uncollected and deferred premiums.....	421,847 35
Stamp stamps.....	60 00
Present value of interest over $4\frac{1}{2}$ per cent secured by real estate.....	98,124 80
Total of other assets.....	\$709,425 54
Total assets.....	\$4,990,892 35
Deduct items not admitted.....	98,124 80
Total admitted assets.....	\$4,897,755 05

Items not Admitted.

Present value of interest secured by real estate.....	\$98,124 80
---	-------------

LIABILITIES.

Net amount of unpaid losses and claims.....	\$92,452 00
Present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of Missouri, according to American Experience Table of Mortality, at $4\frac{1}{2}$ per cent.....	4,850,775 09
Extra premiums.....	131 04
Reserve to equalize valuations.....	421,957 00
Aggregate amount of all liabilities.....	\$4,965,315 64
Plus as regards policy-holders, \$32,439 41 on the basis of admitted assets.	

SCHEDULE A.—*Account of Stocks, Bonds, and all other Securities (except Mortgages) hypothecated to the Company as Collateral Security for Cash actually loaned by the Company, with the market value of the same and the amount loaned on each.*

	Market Value.	Am't Loaned Thereon.
Notes secured by deed of trust on residence property in Mobile, Ala., insured for \$5,000.....	\$9,500 00	\$4,000 00
Assignment of policy No. 1,809, Life Association of America, \$10,000.....	2,515 00	1,000 00
Assignment of policy No. 13,076, Life Association of America, \$10,000.....	476 00	460 00
Assignment of policy No. 26,884, Life Association of America, \$2,456.....	1,172 00	700 00
Assignment of policy No. 3,586, Life Association of America, \$1,000.....	457 60	340 00
Assignment of policy No. 598, Life Association of America, \$10,000.....	2,265 00	800 00
Assignment of policy No. 3,610, Life Association of America, \$10,000.....	3,091 00	499 40
Notes secured by deed of trust on residence property in Columbus, Miss., insured for \$5,000.....	10,000 00	7,786 63
Assignment of policy No. 2,370, St. Louis Mutual Life Insurance Co., paid up, \$5,000.....	3,028 50	8,208 27
Assignment of policy No. 3,513, Life Association of America, \$1,000.....	64 00	80 00
Assignment of policy No. 1,074, Life Association of America, \$10,000.....	2,422 00	854 00
Assignment of policy No. 1,144, Life Association of America, \$4,000.....	664 00	190 00
Assignment of policy No. 9,415, Life Association of America, \$10,000.....	506 00	240 66
Assignment of policy No. 3,698, Life Association of America, \$2,000.....	508 00	250 00
Assignment of policies No. 3,404, \$10,000, and 14,515, \$2,000, Life Association of America.....	4,827 00	2,000 00
Assignment of policy No. 7,655, Life Association of America, \$10,000.....	339 00	100 00
Assignment of policy No. 117, Life Association of America, \$1,000.....	453 00	375 00
Assignment of 6 per cent stocks, city of Charleston, S. C.....	3,810 00	2,900 00
Assignment of policy No. 1,779, Life Association of America, \$2,500.....	800 00	100 00
Assignment of policy No. 167, Life Association of America, \$1,000.....	67 00	50 00
Assignment of policy No. 2,013, Life Association of America, \$2,000.....	1,319 00	500 00
Assignment of policy No. 9,163, Life Association of America, \$2,000.....	124 00	67 86
Assignment of policy No. 989, Life Association of America, \$5,000.....	1,268 00	900 00
Assignment of policy No. 6,486, Life Association of America, \$5,000.....	2,236 00	800 00
1,000 first mortgage bonds Tallahassee Manufacturing Co. No. 1, said bonds secured by first mortgage on property of said Tallahassee Manufacturing Co. No. 1, valued at \$600,000, and assignment of \$50,000 fire insurance, interest 8 per cent, payable semi-annually in gold.....	50,000 00	50,000 00
Assignment of policy No. 6,756, Life Association of America, \$10,000.....	3,369 00	982 80
Assignment of policy No. 589, Life Association of America, \$10,000.....	3,195 00	400 00
Assignment of policy No. 10,079, Life Association of America, \$10,000.....	1,478 00	650 00
Assignment of policy No. 9,074, Life Association of America, \$5,000.....	1,655 00	850 00
Assignment of policy No. 483, Life Association of America, \$10,000.....	2,557 00	500 00
Assignment of policy No. 1,832, Life Association of America, \$3,000.....	816 00	140 00
Assignment of policy No. 6,838, Life Association of America, \$10,000.....	4,052 00	3,000 00
Assignment of policy No. 8,181, Life Association of America, \$5,000.....	889 00	224 55
Assignment of 100 shares stock Tallahassee Manufacturing Co. No. 1.....	10,000 00	6,000 00

Twenty per cent deducted by Commissioner. Company loads net premiums from 5 to 36 per cent.

	Market Value.	Am't Loans Thereon.
Assignment of policy No. 1,844, Life Association of America, \$2,000.....	\$371 00	\$250 00
Assignment of policy No. 3,158, Life Association of America, \$5,000.....	2,178 00	600 00
Assignment of policy No. 8,581, Life Association of America, \$10,000.....	559 00	450 00
Assignment of policy No. 13,604, Life Association of America, \$10,000.....	1,481 00	500 00
Assignment of policy No. 267, Life Association of America, \$5,000.....	1,790 00	600 00
Assignment of policy No. 810, Life Association of America, \$10,000.....	5,269 00	2,500 00
Assignment of policy No. 1,447, Life Association of America, \$10,000.....	1,475 00	550 00
Assignment of policy No. 1,448, Life Association of America, \$10,000.....	1,778 00	650 00
Assignment of policy No. 1,441, Missouri Valley, and 5,686, Mound City.....	267 00	200 00
Assignment of policy No. 6,089, Life Association of America, \$2,000.....	1,271 00	750 00
Assignment of policy No. 4,304, Life Association of America, \$10,000.....	1,778 00	500 00
Assignment of policy No. 3,090, Life Association of America, \$4,000.....	2,813 00	513 10
Assignment of policy No. 15,185, Life Association of America, \$500.....	808 00	250 00
Assignment of policy No. 16,628, Life Association of America, \$10,000.....	3,509 00	1,500 00
Assignment of policy No. 4,185, Life Association of America, \$5,000.....	1,754 00	500 00
Assignment of policy No. 18,565, Life Association of America, \$10,000.....	890 00	254 40
Assignment of policy No. 1,887, Life Association of America, \$10,000.....	3,509 00	2,450 00
Assignment of policy No. 2,475, Life Association of America, \$5,000.....	3,609 00	1,587 50
Assignment of policy No. 9,800, Life Association of America, \$5,000.....		
Assignment of policy No. 1,442, Life Association of America, \$10,000.....		
Assignment of policy No. 11,180, Life Association of America, \$5,000.....	5,083 00	3,075 00
Assignment of policy No. 6,888, Life Association of America, \$10,000.....		
Assignment of policy No. 1,680, Life Association of America, \$10,000.....		
Assignment of policy No. 1,650, Life Association of America, \$10,000.....	2,511 00	1,000 00
Assignment of policy No. 2,191, Life Association of America, \$10,000.....	1,780 00	180 50
Assignment of policy No. 1,579, Life Association of America, \$10,000.....	2,518 00	2,710 00
Totals.....	\$178,885 50	\$111,128 80

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Par Value.	Market Value.
Missouri State 6 per cent bonds.....	\$108,000 00	\$95,790 00
Fayette county, Ky., bonds.....	10,000 00	8,900 00
Grayson county, Ky., bonds.....	100 00	80 00
Muhlenberg county, Ky., bonds.....	500 00	425 00
Davis county, Ky., bonds.....	1,000 00	780 00
Canton, Mo., school bonds.....	5,000 00	5,000 00
South Carolina R. R. bonds.....	12,000 00	7,200 00
South Carolina State certificates.....	50,017 50	14,263 80
Empire State Life Ins. Co. of Watertown, N. Y., stock.....	85,000 00	85,000 00
St. Louis Chamber of Commerce Association stock.....	3,500 00	3,500 00
Total par and market value.....	\$270,117 50	\$229,910 80
Aggregate cost value, \$224,248 88.		

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK.

[Organized 1850; commenced business August 1, 1850.]

HOME OFFICE, 156 AND 158 BROADWAY, NEW YORK.

HENRY STOKES, *President*. JACOB L. HALSEY, *Secretary*.

Attorney for Michigan, ISAAC HART, of Detroit.

CAPITAL.

Capital stock paid.....	\$100,000 00.
Balance of net or ledger assets December 31st, 1873.....	\$1,594,087 80

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,421,980 51
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums),.....	156,754 06
Cash received for annuities.....	8,125 00
Total premium income.....	\$1,586,859 57
Cash received for interest upon mortgage loans.....	237,523 85
Cash received for interest on bonds owned, and dividends on stock.....	44,353 16

Cash received for interest on premium notes, loans, or liens.....	\$156,795 66
Cash received for interest on other debts due the company.....	61,547 02
Cash received as discount on claims paid in advance.....	11,522 09
Collections from items not admitted.....	80,910 75
Total income during the year.....	\$2,144,478 10
Total.....	\$9,788,510 48

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$682,424 11
Premium notes, loans, or liens used in payment of the same.....	42,592 89
Total paid for losses and matured endowments.....	\$675,017 00
Cash paid to annuitants.....	4,170 16
Cash paid for surrendered policies.....	51,917 18
Premium notes, loans, or liens used in purchase of surrendered policies.....	110,226 27
Cash paid for dividends to policy-holders.....	824,489 81
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	8,188 98
Total payments to policy-holders.....	(\$1,178,250 85)
Cash paid stockholders for interest or dividends.....	60,000 00
Cash paid for commissions to agents.....	154,980 85
Cash paid for salaries, and traveling expenses of managers for agencies, and general, special, and local agents.....	9,904 20
Cash paid for medical examiners' fees.....	67,728 71
Cash paid for salaries, and other compensation of officers and other office employees.....	12,027 88
Cash paid for taxes and revenue stamps, licenses, and fees.....	8,000 00
Cash paid for rent.....	19,889 68
Cash paid for commuting commissions.....	16,761 40
Cash paid for furniture and fixtures and safes for home and agency offices, and office expenses.....	11,181 01
Cash paid for advertising.....	6,259 75
Cash paid for sundry expenses.....	
Total expenses of management.....	(\$806,677 93)
Total disbursements during the year.....	\$1,539,987 28
Balance December 31, 1873.....	\$8,198,578 20

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	4,251,799 77
---	--------------

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

Par Value. Market Value. Am't Loaned Thereon.

(For description see Schedule A, following.)

Totals (carried out at amount loaned).....	\$772,950 00	\$844,257 00	\$629,950 00	\$629,950 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				2,299,628 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule B, following.)

Totals (carried out at cost value).....	\$657,578 00	\$726,555 58	657,578 00
Cash in company's office, \$2,154 65; cash deposited in bank, \$354,425 68; total cash.....			356,580 33
Agents' ledger balances.....			8,047 10
Total net or ledger assets, as per balance above.....			\$8,198,578 20

OTHER ASSETS.

Interest due, \$1,400 00, and accrued, \$102,226 81 on bonds and mortgage.....	\$108,626 81
Interest accrued on bonds and stocks.....	8,618 17
Interest due, \$3,181 56, and accrued, \$10,888 02, on collateral loans.....	14,014 58
Market value of bonds and stocks over cost.....	68,982 58
Gross premiums due and unreported on policies in force December 31, 1873.....	\$450,500 96
Gross deferred premiums on policies in force December 31, 1873.....	120,282 58
Total.....	\$570,788 56
Deduct the loading on above gross amount.....	114,146 71
Net amount of uncollected and deferred premiums.....	456,641 85
Furniture, fixtures, and safes, \$12,000 00; commuted commissions, \$31,120 68; postoffice stamps, \$93 80; judgments, \$4,700 00; agency supplies, \$3,000 00.....	50,918 98
Total of other assets.....	\$702,742 42

* "Never has been counted as income prior to 1873."—Company.

† Twenty per cent deducted by Commissioner. Company loads net premiums from 12½ to 40 per cent.

Total assets.....	\$9,901,815 00
Deduct items not admitted.....	47,987 78
Total admitted assets.....	\$9,853,827 22

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	6,000 00
Commuted commissions.....	31,120 65
Agents' balances.....	8,047 10
Judgments.....	4,700 00
Agency supplies, etc.....	8,000 00
Total items not admitted.....	\$47,987 78

LIABILITIES.

Net amount of unpaid losses and claims (of which \$73,000 are resisted).....	\$261,920 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....	6,728,205 00
Unpaid dividends of surplus, or other profits due policy-holders.....	97,301 00
Unpaid dividends to stockholders.....	483 51
Aggregate amount of all liabilities (except capital stock).....	\$7,090,398 51
Surplus as regards policy-holders, \$1,763,559 80, on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral Security for Cash actually Loaned.

	Par Value.	Market Value.	Am't Loaned Thereon.
United States 5-20 bond.....	\$1,000 00	\$1,150 00	\$900 00
United States 5-20 bond.....	800 00	845 00	800 00
Two hundred and sixty shares Citizens' Bank.....	6,500 00	8,775 00	8,000 00
One hundred shares Bank of the Metropolis.....	10,000 00	10,000 00	
Two hundred shares New York Central & Hudson River R. R.....	20,000 00	20,000 00	
One hundred shares Harlem Gas.....	5,000 00	6,500 00	41,000 00
Fifty shares Lake Shore Railroad.....	5,000 00	8,925 00	
Thirty shares Metropolitan Gas.....	3,000 00	3,750 00	
Eight hundred and ninety-six shares Butchers' & Drovers' Bank.....	22,400 00	31,960 00	24,000 00
Four hundred shares Citizens' Bank.....	10,000 00	13,500 00	
Twenty shares Merchants' Exchange Bank.....	1,000 00	850 00	
Twenty shares Metropolitan Bank.....	2,000 00	2,400 00	7,500 00
Forty-five shares Bank of the Republic.....	4,500 00	4,500 00	
One hundred shares Third Avenue R. R.....	10,000 00	13,500 00	
Sixty shares Citizens' Bank.....	1,500 00	2,075 00	18,800 00
Three hundred shares Citizens' Fire Insurance Company.....	7,500 00	7,875 00	
One hundred shares People's Bank.....	2,500 00	3,875 00	
Forty shares Bank of Commerce.....	4,000 00	4,500 00	11,500 00
Eighty-nine shares Manhattan Company.....	4,450 00	6,408 00	
One hundred and seventy-five shares Shoe & Leather Bank.....	17,500 00	23,100 00	17,500 00
Two hundred and twenty-five shares N. Y. C. & H. R. R. R.....	22,500 00	22,500 00	
Twenty-five shares Grocers' Bank.....	1,000 00	950 00	20,000 00
Ten shares Bank State of New York.....	1,000 00	1,150 00	
United States 5-20 bonds.....	200 00	220 00	300 00
United States 5-20 bonds.....	1,000 00	1,150 00	1,000 00
Eight shares Bank of Commerce.....	800 00	912 00	750 00
United States 10-40 bonds.....	5,000 00	5,575 00	5,000 00
Thirty-four shares Hanover Bank.....	3,400 00	3,400 00	2,700 00
One hundred shares New York Central & Hudson River Railroad.....	10,000 00	10,000 00	
One hundred shares Lake Shore Railroad.....	10,000 00	8,500 00	15,000 00
One thousand five hundred shares N. Y. C. & H. R. R. R.....	150,000 00	150,000 00	
Eight hundred and fifty shares Harlem R. R.....	42,500 00	50,787 00	225,000 00
One hundred shares Albany & Susquehanna R. R.....	10,000 00	8,600 00	
Dunkirk, Warren & Pitts'burgh R.R. 1st mort. 7 per cent gold bonds.....	88,000 00	88,000 00	
Forty-six shares Importer & Trader's Bank.....	4,500 00	8,143 00	10,000 00
One hundred and fifty shares N. Y. C. & H. R. R. R.....	15,000 00	15,000 00	
Brooklyn park bonds.....	16,000 00	16,320 00	15,000 00
Yonkers bonds.....	10,000 00	9,250 00	8,500 00
United States currency 6's.....	800 00	908 00	800 00
Two hundred and twenty shares Brooklyn Gas.....	5,500 00	11,000 00	5,000 00
Seven hundred shares N. Y. C. & H. R. R. R.....	70,000 00	70,000 00	30,500 00
Fifty-five shares St. Nicholas Bank.....	5,500 00	5,665 00	
United States bond.....	6,000 00	6,720 00	10,000 00
Two thousand shares Harlem R. R. preferred.....	100,000 00	117,000 00	90,000 00
One hundred shares Metropolitan Gas.....	10,000 00	12,500 00	
Two hundred shares N. Y. C. & H. R. R. R.....	20,000 00	20,000 00	25,000 00
Forty shares Citizens' Bank.....	1,000 00	1,350 00	1,000 00
Six hundred shares Harlem R. R.....	30,000 00	35,350 00	30,000 00
Totals.....	\$772,950 00	\$844,257 00	\$629,350 00

SCHEDULE B.—Stocks, Bonds, etc., Absolutely Owned by the Company.

	Actual cost to Company.	Total Par Value.	Total Market Value.
United States 5 per cent coupon bonds, 1874.....	\$3,119 50	\$3,000 00	\$3,000 00
United States 6 per cent coupon bonds, 1881.....	76,881 25	75,550 00	83,500 00
United States 6 per cent registered 5-30 bonds.....	354,592 50	355,000 00	400,000 00

	<i>Actual Cost to Comp'y.</i>	<i>Total Par Value.</i>	<i>Total Market Value.</i>
Virginia State bonds, consolidated debt, 6 per cent.....	\$4,500 00	\$19,900 00	\$4,500 00
Virginia State bonds, deferred debt.....			
New York State bonds, 7 per cent.....	100,308 75	100,000 00	104,000 00
New York city bounty fund redemption bonds.....	8,618 00	8,700 00	8,895 50
Brooklyn city public park loan.....	100,500 00	100,000 00	100,000 00
One hundred shares Bank of Commerce stock, New York.....	9,480 00	10,000 00	11,400 00
Totals.....	\$357,578 00	\$372,150 00	\$728,555 58

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

MASSACHUSETTS.

[Incorporated May 15, 1851; commenced business August 1, 1851.]

HOME OFFICE, SPRINGFIELD, MASS.

E. W. BOND, *President.*

AVERY J. SMITH, *Secretary.*

Attorney for Michigan, EDWARD H. ELWELL, of Detroit.

Balance of net or ledger assets December 31, 1872..... \$4,005,654 76

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$921,707 72	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	279,685 87	
Total.....	1,201,393 59	
Deduct amount paid to other companies for re-insurance on policies in this company.....	12,810 50	
Total premium income.....	\$1,188,583 09	
Cash received for interest upon mortgage loans.....	162,296 78	
Cash received for interest on bonds owned, and dividends on stock.....	89,368 27	
Cash received for interest on premium notes, loans, or liens.....	44,655 45	
Cash received for interest on other debts due the company.....	28,187 49	
Cash received for rents for use of company's property.....	1,980 66	
Cash received as discount on claims paid in advance.....	498 82	
Total of income during the year.....	\$1,460,599 26	
Total.....	\$5,466,253 92	

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$268,715 06	
Premium notes, loans, or liens used in payment of the same.....	11,794 28	
Cash paid for matured endowments and additions.....	8,902 18	
Premium notes, loans, or liens used in payment of the same.....	8,091 87	
Total paid for losses and matured endowments.....	\$287,510 19	
Cash paid for surrendered policies.....	77,989 00	
Premium notes, loans, or liens used in purchase of surrendered policies.....	15,590 84	
Cash paid for dividends to policy-holders.....	78,998 88	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	124,818 22	
Premium notes, loans, or liens voided by lapse of policies.....	55,515 80	
Total payments to policy-holders.....	(\$364,826 43)	
Cash paid for commissions to agents.....	75,704 67	
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	68,625 92	
Cash paid for medical examiners' fees.....	5,924 00	
Cash paid for salaries and other compensation of officers and other office employees.....	38,954 23	
Cash paid for taxes and revenue stamps, licenses and fees.....	10,786 54	
Cash paid for rent.....	11,847 27	
Cash paid for furniture and fixtures and safes for home and agency offices.....	8,043 63	
Cash paid for advertising and printing.....	11,388 82	
Cash paid for postage, legal files, supplies, etc.....	16,678 46	
Total expenses of management.....	(\$287,408 08)	
Total disbursements during the year.....	\$302,329 46	
Balance Dec. 31, 1873.....	\$4,564,925 86	

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost</i> value.....	\$141,897 70
Loans secured by mortgages of real estate, first liens.....	2,541,544 00

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
--	-------------------	----------------------	-----------------------------

(For description, see schedule "A" following.)

Totals (carried out at amount loaned).....	\$160,900 00	\$210,610 00	\$144,766 25	144,766 25
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				1,400 00
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				987,470 38

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

(For description, see schedule "B" following.)

Totals (carried out at <i>cost</i> value).....	\$648,150 00	\$701,181 00	663,547 18
Cash in company's office, \$56,879 70; cash deposited in bank, \$27,017 85; total cash.....			88,890 05

Total net or ledger assets as per balance on page 57.....	\$4,564,025 56
---	----------------

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$77,909 50
Interest due and accrued on bonds and stocks.....	18,945 18
Interest due and accrued on collateral loans.....	5,717 68
Interest due and accrued on premium notes, loans or liens.....	29,624 11
Interest due and accrued on company's property or lease.....	700 00
Market value of real estate <i>over cost</i>	8,892 80
Market value of bonds and stocks <i>over cost</i>	87,838 92
Gross premiums due and unreported on policies in force Dec. 31, 1878.....	\$145,481 24
Gross deferred premiums on policies in force Dec. 31, 1878.....	145,959 06
Total.....	\$291,438 80
* Deduct the loading on above gross amount.....	58,286 66

Net amount of uncollected and deferred premiums.....	289,148 64
Furniture, fixtures, and safes at cost.....	11,469 87
Cash in hands of agents.....	17,885 07

Total of other assets.....	435,613 07
----------------------------	------------

Total assets.....	\$4,999,637 63
Deduct items not admitted.....	25,484 25

Total admitted assets.....	\$4,974,153 38
----------------------------	----------------

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost.....	\$5,594 98
Cash advanced to or in the hands of officers or agents.....	17,888 07
Loans on notes, with sureties.....	2,116 25

Total items not admitted.....	\$25,484 25
-------------------------------	-------------

LIABILITIES.

Net amount of unpaid losses and claims (of which \$48,000 00 are resisted).....	\$111,580 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Massachusetts, according to Actuaries' Table of Mortality, at 4 per cent.....	4,442,108 08
Unpaid dividends of surplus, or other profits due policy-holders.....	20,321 39
Building account, salaries, etc.....	18,414 00

Aggregate amount of all liabilities.....	\$4,572,960 07
Surplus as regards policy-holders, \$401,784 31 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Collateral for Cash actually Loaned.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Bigelow Manufacturing Co. stock.....	\$1,000 00	\$900 00	\$500 00
Glasgow Manufacturing Co. stock.....	700 00	1,225 00	500 00
Union Paper Co. stock.....	16,500 00	24,750 00	11,500 00
Pyncheon National Bank, Springfield, stock.....	5,100 00	8,161 00	5,000 00
Twenty shares Union Paper Manufacturing Co. stock.....	2,000 00	3,000 00	
Fifty shares Worthy Paper Manufacturing Co. stock.....	5,000 00	5,000 00	5,000 00
Pyncheon National bank, Springfield, stock.....	200 00	320 00	
John Hancock National Bank stock.....	500 00	650 00	
Leicester National Bank, Leicester, stock.....	800 00	880 00	5,000 00
Worcester Gas Light Co. stock.....	3,000 00	3,900 00	
United States 5-20 bonds.....	6,000 00	6,960 00	6,950 00
New York, New Haven & Hartford R. R. Co. stock.....	4,000 00	5,000 00	5,000 00

* Twenty per cent deducted by Commissioner. Company loads net premiums from 25 to 33½ per cent.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Overseas Paper Co. and sureties stock.....	\$10,000 00	\$15,000 00	\$15,000 00
Council Bluffs & St. Joseph R. R. bonds.....	8,000 00	7,200 00	10,000 00
St. Joseph & Council Bluffs R. R. bonds.....	5,000 00	5,000 00	5,000 00
Massasolet Paper Manufacturing Co. stock.....	5,000 00	7,000 00	5,000 00
New York, New Haven & Hartford R. R. Co. stock.....	500 00	625 00	500 00
Union Paper Manufacturing Co. stock.....	80,500 00	68,250 00	40,000 00
Union Paper Manufacturing Co. stock.....	15,000 00	22,500 00	32,500 00
Union Paper Manufacturing Co. stock.....	15,000 00	24,300 00	2,116 25
Missouri Valley R. R. bonds.....	27,000 00		
Bilateral note securities.....			
Totals.....	\$160,800 00	\$210,610 00	\$144,766 25

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned.

	<i>Par Value.</i>	<i>Market Value..</i>
United States 6 per cent bonds, 1881.....	\$52,700 00	\$62,186 00
United States 5-20 bonds, 1868.....	158,000 00	179,010 00
United States 5-20 bonds, 1868.....	52,000 00	60,320 00
United States 5-20 bonds, 1874.....	1,000 00	1,120 00
Lawrence National Bank, Springfield, stock.....	500 00	725 00
Lawrence National Bank, Springfield, stock.....	2,000 00	3,200 00
First National Bank, Springfield, stock.....	10,000 00	15,000 00
Second National Bank, Springfield, stock.....	8,100 00	14,580 00
Chicopee National Bank, Springfield, stock.....	8,200 00	5,280 00
John Hancock National Bank, Springfield, stock.....	1,000 00	1,300 00
National Bank of Commerce, Boston, stock.....	4,700 00	5,875 00
Merchants' National Bank, Boston, stock.....	1,500 00	1,875 00
First National Bank, Boston, stock.....	1,500 00	1,800 00
Webster National Bank, Boston, stock.....	2,500 00	2,750 00
First National Bank, Northampton, stock.....	8,400 00	4,980 00
First National Bank, Chicopee, stock.....	2,400 00	3,720 00
Metropolitan National Bank, New York, stock.....	5,000 00	6,250 00
Georgia & Rock Island R. R. bonds.....	5,000 00	4,500 00
Wilmington, Cedar Rapids & Minnesota R. R. bonds.....	11,050 00	8,840 00
Indianapolis, Bloomington & Western R. R. bonds.....	40,000 00	36,000 00
Yonkers & Watertown R. R. bonds.....	5,000 00	5,000 00
Council Bluffs & St. Joseph R. R. bonds.....	30,000 00	27,000 00
Kansas Pacific R. R. bonds.....	27,000 00	24,300 00
St. Louis, Alton & Terre Haute R. R. bonds.....	31,500 00	31,500 00
Buffalo, New York & Erie R. R. bonds.....	6,000 00	5,700 00
Missouri Pacific R. R. bonds.....	24,000 00	28,520 00
St. Joseph & Denver City R. R. bonds.....	20,000 00	10,000 00
Boston & Albany R. R. Co. stock.....	80,000 00	41,400 00
Missouri Valley R. R. bonds.....	40,000 00	36,000 00
New York State bonds.....	70,000 00	78,500 00
Michigan State bonds.....	1,000 00	1,000 00
City of Springfield bonds.....	8,000 00	8,000 00
Totals.....	\$648 156 00	\$701,181 00
Aggregate cost value, \$688,347 18.		

MERCHANTS' LIFE INSURANCE COMPANY.

NEW YORK.

[Incorporated November 1, 1869; commenced business April 15, 1870.]

HOME OFFICE, NEW YORK.

P. BEEKMAN, *President.* JAMES A. TABER, *Secretary.*
 Attorney for Michigan, R. DIEPENBECK, of Detroit.

CAPITAL.

Capital stock paid..... \$161,000 00.
 Balance of net or ledger assets December 31st, 1872..... \$145,940 85-

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$92,164 79	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	6,140 99	
Total.....	\$98,305 71	
Deduct amount paid to other companies for re-insurance on policies in this company, less commissions thereon.....	1,557 02	
Total premium income.....		\$96,748 69
Cash received for interest upon mortgage loans, bonds owned, and dividends on stocks, and for interest on premium notes, loans, or liens, and for interest on other debts due the company.....		10,287 11
Cash received for rents for use of company's property.....		779 24
Cash received for profits on bonds, stocks, or gold actually sold.....		747 12
Total of income during the year.....		\$108,582
Total.....		\$254,479

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$7,500 00	
Cash paid for surrendered policies.....	16,983 57	
Cash paid for dividends to policy-holders.....	2,979 11	
Premium notes, loans, or liens voided by lapse of policies.....	541 75	
Total payments to policy-holders.....	(\$26,999 48)	
Cash paid for commissions to agents.....	17,754 96	
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	4,636 02	
Cash paid for medical examiners' fees.....	8,821 50	
Cash paid for salaries, and other compensation of officers and other office employees.....	8,710 94	
Cash paid for taxes and revenue stamps, licenses, fees, etc.....	2,187 24	
Cash paid for rent.....	9,408 19	
Cash paid for furniture and fixtures and safes for home and agency offices.....	151 25	
Cash paid for advertising, printing, and stationery.....	8,558 89	
Cash paid for postage and exchange, \$681 77; incidental expenses, \$3,442 84.....	4,024 61	
Total expenses of management.....	(\$58,748 05)	
Total disbursements during the year.....		\$90,433
Balance December 31, 1873.....		\$174,040

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....				\$38,000
STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.				
	Par Value.	Market Value.	Am't Loaned Thereon.	
United States registered bond, 1865.....	\$1,000 00	\$1,149 50	\$966 00	
United States currency bonds.....	18,000 00	14,885 00	18,000 00	
Brooklyn city bonds.....	7,000 00	7,000 00	5,700 00	
Mortgage collaterals.....	5,086 00	5,086 00	4,000 00	
Totals (carried out at amount loaned).....	\$26,086 00	\$28,068 50	\$28,666 00	23,666
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				6,423

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Actual cost to Company.	Par Value.	Market Value.	
United States 5-20 coupon bonds, 1865.....	\$19,649 00	\$19,000 00	\$21,465 00	
United States 5-20 coupon bonds, 1867.....	48,885 00	43,000 00	50,190 00	
United States 5-20 registered bonds, 1865.....	28,567 50	27,000 00	80,847 50	
New York State bonds.....	17,142 50	15,000 00	15,950 00	
Totals (carried out at cost value).....	\$114,244 00	\$102,000 00	\$118,452 50	114,244
Cash in company's office, \$5,451 27; cash deposited in bank, \$1,256 48; total cash.....				6,707
Total net or ledger assets, as per balance above.....				\$174,040

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	}	\$996 00
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		
Market value of bonds and stocks over cost.....		4,208 50
Due from other companies.....		770 00
Gross premiums due and unreported on policies in force December 31, 1873.....		\$6,605 82
Gross deferred premiums on policies in force December 31, 1873.....		16,579 08
Total.....		\$23,484 40

Deduct the loading on above gross amount.....	\$4,096 88	
Net amount of uncollected and deferred premiums.....	18,787 52	
Total of other assets.....		\$24,493 02
Total assets.....		\$198,503 05
Deduct items not admitted.....		770 00
Total admitted assets.....		\$197,733 05
<i>Items not Admitted.</i>		
Due from other companies.....	\$770 00	
LIABILITIES.		
Net amount of unpaid losses and claims.....		\$2,000 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....		99,398 00
Aggregate amount of all liabilities (except capital stock).....		\$101,398 00
Surplus as regards policy-holders, \$96,389 05, on the basis of admitted assets.		

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated June, 1867; commenced business June, 1867.]

HOME OFFICE, NEW YORK CITY.

JAMES F. KNAPP, *President.* ROBERT A. GRANNISS, *Secretary.*
Attorney for Michigan, ANDREW C. WIGENT, of Montgomery.

CAPITAL.

Capital stock paid.....	\$200,000 00.	
Balance of net or ledger assets Dec. 31, 1873.....		\$1,095,028 87.

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$731,734 75	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	144,877 04	
Total.....	\$866,111 79	
Deduct amount paid to other companies for re insurance on policies in this company.....	8,416 04	
Total premium income.....	\$862,695 75	
Cash received for interest upon mortgage loans.....	24,417 87	
Cash received for interest on bonds owned, and dividends on stock.....	17,025 85	
Cash received for interest on premium notes, loans, or liens.....	20,798 43	
Cash received for interest on other debts due the company.....	8,740 46	
Total of income during the year.....		\$928,672 85
Total.....		\$2,028,696 72

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$182,385 60	
Premium notes, loans, or liens used in payment of the same.....	7,099 29	
Cash paid for matured endowments.....	8,060 00	
Total paid for losses and matured endowments.....	\$197,564 89	
Cash paid for surrendered policies.....	73,560 76	
Premium notes, loans, or liens used in purchase of surrendered policies.....	40,876 98	
Cash paid for dividends to policy-holders.....	46,984 32	
Premium notes, loans or liens used in payment of dividends to policy-holders.....	24,382 68	
Premium notes, loans, or liens voided by lapse of policies.....	20,876 99	
Total payments to policy-holders.....	(\$404,096 62)	
Cash paid for commissions to agents.....	106,288 18	

*Twenty per cent deducted by Commissioner. Company loads net premiums at variable rates.

Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	\$18,192 30
Cash paid for medical examiners' fees.....	86,879 60
Cash paid for salaries and other compensation of officers and other office employes.....	45,789 00
Cash paid for taxes and revenue stamps, licenses and fees.....	11,823 08
Cash paid for rent.....	17,878 94
Cash paid for commuting commissions.....	10,446 59
Cash paid for advertising.....	5,064 18
Cash paid for legal fees, stationery, printing, etc.....	88,411 08
Total expenses of management.....	(\$288,940 18)

Total disbursements during the year..... \$287,996 60

Balance Dec. 31, 1873..... \$1,395,759 91

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens..... \$404,290 00

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Brooklyn City R. R. bonds.....	\$48,000 00	\$48,000 00	\$39,752 02	\$9,752 02
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				\$76,878 96

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds.....	\$158,000 00	\$180,540 00	
Brooklyn, N. Y., city bonds.....	59,000 00	60,180 00	
Totals (carried out at cost value).....	\$217,000 00	\$240,720 00	\$23,000 00
Cash in company's office, \$8,990 96; cash deposited in bank, \$35,442 80; total cash.....			44,433 06
Agents' balances.....			173,776 87
Furniture, fixtures, and safes at cost, \$28,915 12; commuted commissions, \$38,595 65; total.....			67,510 77
Cash advanced to or in the hands of agents, \$17,788 27; supplies and stationery, \$5,000 00.....			\$2,788 27

Total net or ledger assets as per balance above..... \$1,835,759 91

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$2,079 86
Interest due and accrued on bonds and stocks.....	2,995 53
Interest due and accrued on premium notes, loans, or liens.....	24,782 50
Market value of bonds and stocks over cost.....	23,720 00
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$187,841 68
Gross deferred premiums on policies in force Dec. 31, 1873.....	286,158 84
Total.....	\$473,900 62
* Deduct the loading on above gross amount.....	84,700 10
Net amount of uncollected and deferred premiums.....	388,800 42
Postage and revenue stamps.....	800 00
Total of other assets.....	\$397,607 84
Total assets.....	\$1,793,417 75
Deduct items not admitted.....	\$44,658 25
Total admitted assets.....	\$1,489,354 48

Items not Admitted.

Furniture, fixtures, and safes, at 50 per cent of cost.....	\$14,407 56
Commuted commissions.....	82,589 65
Cash advanced to or in the hands of agents.....	17,788 27
Agents' balances.....	173,776 87
Supplies and stationery.....	5,000 00
Total items not admitted.....	\$244,662 35

LIABILITIES.

Net amount of unpaid losses and claims.....	\$24,229 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to the American Experience Table of Mortality, at 4½ per cent.....	1,361,529 00
Reserve, in addition, for extra and special risks.....	4,405 00
Unpaid dividends of surplus, or other profits due policy-holders.....	7,045 00
Due for salaries, rent, and office expenses.....	1,725 00
Aggregate amount of all liabilities (except capital stock).....	\$1,420,908 00
Surplus as regards policy-holders, \$68,471 48.	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 30 to 40 per cent.

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

[Incorporated 1848; commenced business February 1, 1848.]

HOME OFFICE, 144 AND 146 BROADWAY, NEW YORK.

FREDERICK S. WINSTON *President*.JOHN M. STUART, *Secretary*.

Attorneys for Michigan, MERRELL & FERGUSON, of Detroit.

Balance of net or ledger assets December 31, 1873..... \$56,074,484 31

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$17,734,339 20
Cash received for annuities.....	84,500 00
Total premium income.....	\$17,818,839 20
Cash received for interest upon mortgage loans.....	3,320,998 05
Cash received for interest on bonds owned and dividends on stock.....	241,988 46
Cash received for interest on other debts due the company, sundry sources.....	79,479 58
Cash received for rents for use of company's property.....	51,916 66
Cash received for premiums on gold interest.....	48,784 86
Total of income during the year.....	21,602,002 26
Total.....	\$77,736,486 57

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$3,123,298 70
Cash paid for matured endowments and additions.....	256,368 10
Total paid for losses and matured endowments.....	\$3,379,664 80
Cash paid to annuitants.....	21,535 23
Cash paid for surrendered policies.....	1,675,168 08
Cash paid for dividends to policy-holders.....	8,597,676 23
Total payments to policy-holders.....	(\$13,474,044 88)
Cash paid for commissions to agents.....	856,817 12
Cash paid for medical examiners' fees.....	60,719 65
Cash paid for salaries and other compensation of officers and other office employees.....	281,936 34
Cash paid for taxes and revenue stamps, licenses, and fees.....	115,099 23
Cash paid for commuting commissions.....	479,068 10
Cash paid for furniture and fixtures and safes for home and agency offices.....	8,187 89
Cash paid for exchange, postage, advertising, law printing, stationery, and sundries.....	597,998 61
Total expenses of management.....	(\$1,809,234 56)
Total disbursements during the year.....	\$15,373,839 19
Balance Dec. 31, 1873.....	\$62,362,187 38

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$3,089,463 36
Loans secured by mortgages of real estate, first liens.....	52,797,918 17

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Total Par Value.	Total Market Value.
United States 5 per cent coupon bonds, 1874.....	\$50,000 00	\$55,750 00
United States 6 per cent registered bonds, 1881.....	2,100,000 00	2,436,688 00
United States 5 per cent registered bonds, new issue.....	2,000,000 00	2,280,000 00
United States 10-40 registered bonds.....	50,000 00	55,500 00
New York 7 per cent bounty bonds.....	500,000 00	520,000 00
New York city and county revenue bonds, 7 per cent.....	600,000 00	600,000 00
New York town of Cherry Valley bonds.....	50,000 00	50,000 00
New York town of Yonkers bonds.....	20,000 00	20,000 00
Totals (carried out at <i>cost value</i>).....	\$5,870,000 00	\$5,967,888 00
Cash deposited in bank and trust companies.....		5,394,961 84
Total net or ledger assets, as per balance above.....		\$82,362,187 38

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		\$928,573 87
Rents due and accrued on company's property or lease.....		
Market value of real estate <i>over cost</i>		500,000 00
Market value of bonds and stocks <i>over cost</i>		577,007 99
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$181,818 19	
Gross deferred premiums on policies in force Dec. 31, 1873.....	1,097,014 98	
Total.....	\$1,228,838 17	
* Deduct the loading on above gross amount.....	807,089 04	
Net amount of uncollected and deferred premiums.....		921,246 18
Total of other assets.....		\$2,921,626 99
Total admitted assets.....		\$35,284,984 87

LIABILITIES.

Net amount of unpaid losses and claims (of which \$124,500 00 are resisted).....		\$758,325 64
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....		57,743,601 00
Post mortem dividends.....		43,816 95
Surplus on Tontine policies and premiums paid in advance.....		54,125 08
Aggregate amount of all liabilities.....		\$68,601,968 63
Surplus as regards policy-holders, \$6,688,615 55.		

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEW JERSEY.

[Incorporated January 31, 1845; commenced business April, 1845.]

HOME OFFICE, NEWARK, N. J.

LEWIS C. GROVER, *President*. - - - - - EDWARD A. STRONG, *Secretary*.
Attorney for Michigan, PERRIN V. FOX, of Grand Rapids.

Balance of net or ledger assets December 31, 1873..... \$25,587,787 55

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$4,646,483 61	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	755,496 91	
Cash received for annuities.....	229 01	
Total premium income.....		\$5,402,158 53
Cash received for interest upon mortgage loans.....		1,806,846 49
Cash received for interest on bonds owned, and dividends on stock.....		458,966 44
Cash received for interest on premium notes, loans, or liens.....		8,425 00
Cash received for rents for use of company's property.....		518 98
Cash received as discount on claims paid in advance.....		
Total of income during the year.....		\$7,171,410 44
Total.....		\$32,700,198 07

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$1,809,164 13	
Premium notes, loans, or liens used in payment of the same.....	127,568 11	
Cash paid for matured endowments and additions.....	82,408 85	
Premium notes, loans, or liens used in payment of the same.....	10,091 65	
Total paid for losses and matured endowments.....		\$1,979,227 24
Cash paid to annuitants.....		1,666 70

* Twenty-five per cent deducted by the company. Company loads net premiums at variable rates.

ash paid for surrendered policies.....	\$321,490 87
remium notes, loans, or liens used in purchase of surrendered policies.....	162,611 80
ash paid for dividends to policy-holders.....	1,508,941 64
remium notes, loans, or liens used in payment of dividends to policy-holders.....	289,825 10
Total payments to policy-holders.....	(\$4,268,544 85)
ash paid for commissions to agents.....	419,240 51
ash paid for medical examiners' fees.....	21,778 52
ash paid for salaries and other compensation of officers and other office employees.....	66,711 22
ash paid for taxes and revenue stamps, licenses and fees.....	93,970 60
ash paid for advertising, printing, postage, exchange, etc.....	108,590 11
Total expenses of management.....	(\$711,591 15)
Total disbursements during the year.....	\$4,975,186 00
Balance Dec. 31, 1878.....	\$27,784,062 02

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$149,904 10
ans secured by mortgages of real estate, first liens.....	11,480,350 70
remium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....	7,016,885 97

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

For description, see Schedule A, following.)

Totals (carried out at par value).....	\$3,583,800 00	\$3,757,305 00	\$3,583,800 00
ash in company's office, \$26,687 29; cash deposited in bank, \$488,256 63; total cash.....			514,944 02
ents' ledger balances.....			88,677 28
Total net or ledger assets, as per balance above.....			\$27,784,062 02

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	}	\$378,541 84	
Interest due and accrued on bonds and stocks.....			
Interest due and accrued on premium notes, loans, or liens.....			210,490 00
Market value of bonds and stocks over cost.....			228,505 00
Loss premiums due and unreported on policies in force Dec. 31, 1878.....		\$158,066 07	
Loss deferred premiums on policies in force December 31, 1878.....		65,294 11	
Total.....		\$228,880 18	
Deduct the loading on above gross amount.....		55,845 04	
Net amount of uncollected and deferred premiums.....		168,035 14	
Total of other assets.....			\$975,571 48
Total assets.....			\$28,759,633 50
Deduct items not admitted.....			88,677 28
Total admitted assets.....			\$28,670,956 22

Items not Admitted.

ents' balances.....	\$88,677 28
---------------------	-------------

LIABILITIES.

Net amount of unpaid losses and claims (of which \$50,000 00 are resisted).....	\$595,317 00
Present value of all existing policies and obligations of the company, as computed by the Secretary of State of New Jersey, according to American Experience Table of Mortality, at 4% per cent.....	22,884,964 00
Unpaid dividends of surplus, or other profits due policy-holders.....	228,505 09
Dividends declared payable in 1874, discounted to date.....	1,556,323 87
Aggregate amount of all liabilities.....	\$24,710,006 96
plus as regards policy-holders, \$3,910,949 81 on the basis of admitted assets.	

SCHEDULE A.—Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States coupon bonds, 1881.....	\$227,500 00	\$274,706 25
United States registered bonds, 1881.....	189,000 00	319,476 25
United States registered bonds, currency.....	850,000 00	971,125 00
United States coupon bonds, 1885.....	187,500 00	158,468 75
United States coupon bonds, 1885 and 1867.....	1,500 00	1,728 75
State of New Jersey bonds.....	50,000 00	50,000 00
State of New York war bounty bonds.....	100,000 00	108,500 00
City of Brooklyn bonds.....	65,000 00	65,000 00
City of Albany bonds.....	25,000 00	25,000 00
War war bounty bonds.....	400,000 00	400,000 00
War (old city) bonds.....	28,000 00	28,000 00
War improvement bonds.....	200,000 00	200,000 00
War aqueduct bonds.....	2,200,000 00	2,200,000 00

Twenty-five per cent deducted by the company. Company loads net premiums from 22 to 28 per cent.

	<i>Par Value.</i>	<i>Market Value.</i>
Newark school bonds.....	\$100,000 00	\$100,000 00
Essex county road bonds.....	892,000 00	892,000 00
City of Elizabeth bonds.....	388,500 00	388,500 00
City of Rahway bonds.....	126,500 00	126,500 00
City of Utica, N. Y., bonds.....	145,000 00	145,000 00
Springfield, Ill., bonds.....	50,000 00	50,000 00
Union county, N. J., bonds.....	201,000 00	201,000 00
Essex county, N. J., bonds.....	1,837,500 00	1,837,500 00
Ontario county, N. Y., bonds.....	1,000 00	1,000 00
City of Orange, N. J., bonds.....	20,000 00	20,000 00
City of Auburn, N. Y., bonds.....	150,000 00	150,000 00
Hudson City, N. J., bonds.....	50,000 00	50,000 00
Cleveland, Ohio, bonds.....	121,000 00	121,000 00
New Brunswick, N. J., bonds.....	50,000 00	50,000 00
West Orange township, N. J., bonds.....	128,000 00	128,000 00
East Orange, N. J., street improvement bonds.....	254,000 00	254,000 00
Massachusetts hospital bonds.....	800 00	800 00
Dayton, Ohio bonds.....	110,000 00	110,000 00
Totals.....	\$8,588,300 00	\$8,737,305 00

NATIONAL LIFE INSURANCE COMPANY.

VERMONT.

[Incorporated November 18, 1848; commenced business February 1, 1850.]

HOME OFFICE, MONTPELIER.

JULIUS Y. DEWEY, *President.*

GEORGE W. REED, *Secretary.*

Attorney for Michigan, LORENZO N. CLARK, of Detroit.

Balance of net or ledger assets December 31st, 1873..... \$1,287,920 71

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$267,591 73
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	8,392 10
Total premium income.....	\$270,983 82
Cash received for interest upon mortgage loans.....	59,252 26
Cash received for interest on bonds owned, and dividends on stock.....	81,294 76
Cash received for interest on premium notes, loans, or liens.....	1,929 51
Cash received for interest on other debts due the company.....	2,866 80
Cash received for rents for use of company's property.....	751 93
Cash received as discount on claims paid in advance.....	95 12
Total of income during the year.....	\$67,195 20
Total.....	\$1,655,115 91

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$94,866 55
Premium notes, loans, or liens used in payment of the same.....	498 28
Total paid for losses.....	\$95,364 83
Cash paid for surrendered policies.....	10,258 74
Premium notes, loans, or liens used in purchase of surrendered policies.....	3,645 63
Cash paid for dividends to policy-holders.....	42,749 89
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,917 78
Total payments to policy-holders.....	(\$153,986 94)
Cash paid for commissions to agents.....	29,879 35
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	3,599 68
Cash paid for medical examiners' fees.....	2,122 46
Cash paid for salaries, and other compensation of officers and other office employees.....	9,125 92
Cash paid for taxes and revenue stamps, licenses and fees.....	798 22
Cash paid for rent.....	2,168 50

Cash paid for furniture and fixtures and safes for home offices and new offices.....	\$2,000 00	
Cash paid for advertising and printing, \$3,527 65; postage and express, \$905 43; office expenses, \$214 57.....	4,647 65	
Total expenses of management.....	(\$54,975 90)	
Total disbursements during the year.....		\$218,512 84
Balance December 31, 1873.....		\$1,441,303 08

Invested in the following :

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$18,010 64
Loans secured by mortgages of real estate, first liens.....	797,920 36

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
Vermont National Bank of St. Albans stock.....	\$20,300 00	\$25,375 00	\$15,000 00	
First National Bank of Montpelier stock.....	6,500 00	8,100 00	7,000 00	
First National Bank of Montpelier stock.....	3,800 00	5,320 00	3,375 00	
United States 5-20 bonds, 1867.....	800 00	912 00	800 00	
City of Concord, N. H., gold bonds.....				
City of Concord, N. H., currency bonds.....	5,000 00	5,075 00	4,500 00	
Totals (carried out at amount loaned).....	\$36,400 00	\$44,792 00	\$31,175 00	31,175 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				6,393 17
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				33,551 14

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>	
United States bonds, 6s.....	\$207,900 00	\$241,847 88	
Vermont State bonds.....	49,000 00	49,000 00	
New Hampshire State bonds.....	26,000 00	26,000 00	
Maine State bonds.....	5,000 00	5,000 00	
Burlington, Vt., bonds.....	60,000 00	60,000 00	
Montpelier, Vt., bonds.....	80,000 00	80,000 00	
Worcester, Mass., bonds.....	20,000 00	20,000 00	
Fitchburg, Mass., bonds.....	80,000 00	80,000 00	
First National Bank Montpelier, stock.....	21,000 00	22,400 00	
Mountpelier National Bank stock.....	2,700 00	4,050 00	
Bank of St. Albans stock.....	250 00	250 00	
Totals (carried out at <i>cost value</i>).....	\$451,850 00	\$495,547 88	451,850 00
Cash in company's office, \$1,266 66; cash deposited in bank, \$40,841 17; total cash.....			41,607 83
Agents' ledger balances.....			65,853 94
Postage and revenue stamps.....			87 00
Total net or ledger assets as per balance above.....			\$1,441,303 08

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$29,349 24
Interest due and accrued on premium notes, loans, or liens.....	1,006 53
Market value of bonds and stocks <i>over cost</i>	43,697 88
Gross deferred premiums on policies in force December 31, 1873.....	\$24,805 87

Total.....	\$8,101 96
* Deduct the loading on above gross amount.....	
Net amount of uncollected and deferred premiums.....	16,208 91

Total of other assets.....	100,257 06
Total assets.....	\$1,541,560 14
Deduct items not admitted.....	65,858 94
Total admitted assets.....	\$1,476,201 20

Items not Admitted.

Agents' balances.....	\$65,858 94
-----------------------	-------------

LIABILITIES.

Net amount of unpaid losses and claims (of which \$1,000 00 are resisted).....	\$28,500 00
Net present value of all existing policies and obligations of the company, as computed by the Deputy Secretary of State of Vermont, according to the Actuaries' Table of Mortality, at 4 per cent.....	1,081,866 07
Unpaid dividends of surplus, or other profits due policy-holders.....	6,423 94
Over-payments to policy-holders.....	10,000 00
Aggregate amount of all liabilities.....	\$1,076,790 01
Surplus as regards policy-holders \$899,411 19, on the basis of admitted assets.....	

* Thirty-three and one-third per cent deducted by the Company. Company loads net premiums from 25 to 35 per cent.

NATIONAL LIFE INSURANCE COMPANY, OF U. S. OF A.,

DISTRICT OF COLUMBIA.

[Incorporated July 23, 1863; commenced business, August 1, 1868.]

HOME OFFICE, WASHINGTON, D. C.

E. A. ROLLINS, *President*. JOHN M. BUTLER, *Secretary*.

Attorney for Michigan, GEORGE W. SNOYER, of Detroit.

CAPITAL.

Capital stock paid.....	\$1,000,000 00.
Balance of net or ledger assets December 31, 1878.....	\$2,368,886 90

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$948,319 74
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	66,799 47
Total.....	\$1,015,119 21
Deduct amount paid to other companies for re-insurance on policies in this company.....	24,642 96
Total premium income.....	\$990,476 25
Cash received for interest upon mortgage loans.....	203,186 04
Cash received for interest on bonds owned and dividends on stock.....	83,120 26
Cash received for interest on premium notes, loans, or liens.....	2,925 07
Cash received for interest on other debts due the company.....	1,683 79
Cash as discount on claims paid in advance.....	141 00
Cash received for profits on bonds, stocks, or gold actually sold.....	2,664 17
Cash other than premiums received from companies for assuming or re-insuring their risks.....	945,907 86
Total of income during the year.....	\$1,484,000 44
Total.....	\$3,952,886 34

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$257,585 11
Cash paid for matured endowments and additions.....	6,491 06
Total losses.....	\$264,076 17
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	11,500 00
Total paid for losses and matured endowments.....	\$252,576 17
Cash paid to annuitants.....	958 00
Cash paid for surrendered policies.....	196,084 64
Total payments to policy-holders.....	(\$249,568 81)
Cash paid stockholders for interest or dividends.....	60,000 00
Cash paid for commissions to agents.....	96,591 05
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	33,496 28
Cash paid for medical examiners' fees.....	10,440 00
Cash paid for salaries and other compensation of officers and other office employees.....	52,454 78
Cash paid for taxes and revenue stamps, licenses, and fees.....	9,420 69
Cash paid for rent.....	10,855 33
Cash paid for commuting commissions.....	2,121 11
Cash paid for exchange and postage, \$5,173 91; printing and stationery, \$12,612 78; sundries, \$12,814 85; advertising, \$15,078 61.....	45,178 60
Cash paid to other companies for losses and claims on their policies re-insured by this company.....	16,700 00
Total expenses of management.....	(\$371,748 84)
Total disbursements during the year.....	\$781,317 15
Balance Dec. 31, 1878.....	\$3,971,568 19

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$1,687,840 05
---	----------------

**STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR
CASH LOANS.**

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
(For description, see Schedule A, following.)				
Totals (carried out at amount loaned).....	\$1,122,500 00	\$1,000,717 80	\$321,342 80	\$321,342 80
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				66,739 47

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>	
(For description, see Schedule B, following.)			
Totals (carried out at cost value).....	\$360,161 18	\$369,313 75	\$360,161 18
Cash in company's office and deposited in bank.....			151,122 99
Bills receivable.....			4,831 68
Commuted commissions, \$3,000 00; amount loaned agents, \$20,076 89; cash in hands of agents due company, \$9,591 73; loans on personal security, \$754 60; furniture, etc., \$3,000 00.....			29,422 23
Total net or ledger assets, as per balance on page 68.....			\$3,071,531 19

OTHER ASSETS.

Interest due, \$2,756 45, and accrued, \$25,648 81, on bonds and mortgages.....	\$28,405 26	
Interest due and accrued on collateral loans.....	4,499 78	
Interest due and accrued on premium notes, loans, or liens.....	857 29	
Market value of bonds and stocks <i>over cost</i>	9,157 02	
Due from other companies for losses or claims on policies of this company re-insured.....	19,122 13	
Gross premiums due and unreported on policies in force Dec. 31, 1878..	\$47,208 78	
Gross deferred premiums on policies in force Dec. 31, 1878.....	192,175 60	
Total.....	\$169,379 28	
* Deduct the loading on above gross amount.....	38,575 85	
Net amount of uncollected and deferred premiums.....	185,508 43	
Total of other assets.....		196,956 51
Total assets.....		\$3,368,587 70
Deduct items not admitted.....		41,304 75
Total admitted assets.....		\$3,327,283 95

Items not Admitted.

Commuted commissions.....	\$3,000 00
Cash advanced to or in the hands of officers or agents.....	9,591 73
Agents' balances.....	20,076 89
Loans on personal security, endorsed or not.....	754 60
Bills receivable.....	4,831 58
Total items not admitted.....	\$41,304 75

LIABILITIES.

Net amount of unpaid losses and claims (of which \$6,274 15 are resisted).....	\$94,908 77
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....	2,806,222 00
Accrued commissions.....	12,955 00
Aggregate amount of all liabilities (except capital stock).....	\$3,415,951 77
Surplus as regards policy-holders, \$311,381 18 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., as Collateral Security for Cash actually Loaned.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
First National Bank, Philadelphia, stock.....	\$160,000 00	\$216,000 00	\$260,000 00
Pennsylvania Canal Co. general mortgage bonds.....	25,000 00	18,750 00	
Preston Canal Co. bonds.....	50,000 00	47,500 00	30,000 00
Andover Iron Co. stock.....	40,000 00	56,000 00	
Monongahela Navigation stock.....	20,000 00	22,000 00	15,000 00
Sterling Railway bonds.....	39,000 00	31,200 00	150,000 00
Sterling Iron Co. bonds.....	50,000 00	40,000 00	
Lake Superior & Mississippi R. R. bonds.....	184,000 00	100,000 00	5,000 00
Kearse National Bank stock.....	5,000 00	5,750 00	
Monongahela Navigation stock.....	30,000 00	33,000 00	25,000 00
Philadelphia & Erie R. R. bonds.....	1,000 00	1,000 00	28,075 00
Stillwater & St. Paul R. R. bonds.....	27,500 00	18,750 00	
South Mountain Iron Co. bonds.....	38,000 00	38,500 00	105,000 00
Fidelity Trust, Insurance & Safe Deposit Co. (new) stock.....	50,000 00	35,000 00	
Fidelity Trust, Insurance & Safe Deposit Co. (old) stock.....	60,000 00	102,000 00	50,000 00
Philadelphia Warehouse Co. stock.....	80,000 00	56,000 00	40,000 00
Susquehanna Coal Co. bonds.....	10,000 00	6,500 00	
Lehigh and Greenwood mortgage bonds.....	61,000 00	54,900 00	

* Twenty per cent deducted by Commissioner. Company loans net premiums at variable rates.

Pennsylvania Railroad stock.....	\$500 00	\$450 00	\$500 00
Campbell Creek Railroad stock.....	500 00	850 00	500 00
Washington City certificates.....	110,000 00	88,000 00	76,000 00
International Navigation Co. 7 per cent bonds.....	8,000 00	6,800 00	5,000 00
Excelsior Life Insurance Co., New York, stock.....	122,500 00	86,767 80	86,767 80
Totals.....	\$1,122,500 00	\$1,000,717 80	\$821,342 80

SCHEDULE B.—Stocks and Bonds Owned Absolutely by the Company.

	Cost Value.	Par Value.	Market Value.
United States 6 per cent bonds.....	\$114,180 00	\$101,000 00	\$115,518 75
United States 4 per cent bonds.....	29,275 00	110,000 00	106,150 00
United States 10-40 bonds.....	65,825 00	60,000 00	66,750 00
Virginia State bonds.....	19,689 26	42,000 00	18,806 00
Mississippi State bonds.....	16,791 87	20,000 00	17,000 00
Louisville city 7 per cent bonds.....	45,000 00	50,000 00	45,000 00
Totals.....	\$360,161 13	\$368,000 00	\$369,218 75

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

MASSACHUSETTS.

(Incorporated April 1, 1845; commenced business December 1, 1848.)

HOME OFFICE, BOSTON.

BENJAMIN F. STEVENS, *President.* - - - - - JOSEPH M. GIBBENS, *Secretary.*
Attorney for Michigan, FRANK PEABY of Detroit.

Balance of net or ledger assets December 31, 1873..... \$10,490,421 68

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$2,028,981 61
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	416,549 44
Total premium income.....	\$2,440,531 05
Cash received for interest upon mortgage loans.....	127,910 83
Cash received for interest on bonds owned and dividends on stock.....	382,682 70
Cash received for interest on premium notes, loans, or liens.....	168,292 21
Cash received for interest on other debts due the company.....	47,964 15
Cash received for rents for use of company's property.....	41,083 10
Cash received for profits on sale of real estate.....	92,776 01
Total of income during the year.....	\$3,263,069 54
Total.....	\$12,773,511 17

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$719,685 56
Premium notes, loans, or liens used in payment of the same.....	22,655 44
Cash paid for matured endowments and additions.....	11,928 78
Premium notes, loans, or liens used in payment of the same.....	6,171 22
Total paid for losses and matured endowments.....	\$759,441 00
Cash paid for surrendered policies.....	576,401 96
Premium notes, loans, or liens used in purchase of surrendered and lapsed policies.....	58,792 23
Cash paid for distributions to policy-holders.....	244,678 11
Premium notes, loans, or liens used in payment of distributions to policy-holders.....	184,966 96
Premium notes, loans, or liens voided by lapse of policies.....	141,254 26
Total payments to policy-holders.....	(\$1,640,504 56)
Cash paid for commissions to agents.....	147,188 25
Cash paid for medical examiners' fees.....	11,057 68
Cash paid for salaries and other compensation of officers and other office employees.....	55,000 00
Cash paid for taxes and revenue stamps, licenses and fees.....	18,250 71
Cash paid for advertising, \$11,901 89; printing, etc., \$20,702 10; interest paid, being accrued interest on investments made in 1873, \$20,577 20.....	123,481 29
Total expenses of management.....	(\$354,973 97)
Total disbursements during the year.....	\$1,995,477 58
Balance Dec. 31, 1873.....	\$11,788,033 64

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$287,062 99
Loans secured by mortgages of real estate, first liens.....	2,287,199 91

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
Philadelphia renewals.....	\$20,000 00	\$20,000 00	\$5,000 00	
Manufacturing stocks.....	233,100 00	267,857 00	171,000 00	
Bank stocks.....	116,600 00	143,877 00	116,600 00	
Railroad bonds.....	239,800 00	232,140 00	\$11,089 70	
United States Securities.....	21,500 00	24,895 00	18,950 00	
Railroad stock.....	164,800 00	167,118 00	138,875 00	
City bonds.....	1,600 00	1,600 00	1,600 00	
Philadelphia & Reading Coal Company.....	6,000 00	4,500 00	4,000 00	
Commercial Wharf Company and lease of store on said wharf.....	15,000 00	15,000 00	10,000 00	
Totals (carried out at amount loaned).....	\$366,400 00	\$375,982 00	\$672,064 70	672,064 70
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				8,788 50
* Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				2,595,514 73

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule B, following.)

Totals (carried out at cost value).....	\$5,418,157 50	\$5,614,568 50	5,418,157 50
Cash deposited in bank.....			266,252 81
Notes receivable.....			8,000 00
Total net or ledger assets, as per balance on page 70.....			\$11,758,083 64

OTHER ASSETS.

Interest accrued on bonds and mortgage.....	\$45,450 28
Interest accrued.....	128,704 04
Interest accrued on collateral loans.....	16,737 62
Interest accrued on premium notes, loans, or liens.....	50,000 00
Rents accrued on company's property or lease.....	7,151 00
Market value of real estate over cost.....	87,987 01
Market value of bonds and stocks over cost.....	201,406 00
Gross premiums due and unreported on policies in force Dec. 31, 1878.....	\$425,464 81
+ Deduct the loading on above gross amount.....	85,092 56
Net amount of uncollected and deferred premiums.....	340,371 45
Total of other assets.....	877,757 44
Total assets.....	\$12,660,791 08
Deduct items not admitted.....	8,000 00
Total admitted assets.....	\$12,652,791 08

Items not Admitted.

Bills receivable.....	\$8,000 00
-----------------------	------------

LIABILITIES.

Net amount of unpaid losses and claims.....	\$137,777 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Massachusetts, according to Actuaries' Table of Mortality, at 4 per cent.....	11,097,517 84
Unpaid distributions of surplus, or other profits due policy-holders.....	89,408 16
Aggregate amount of all liabilities.....	\$11,824,997 50
Surplus as regards policy-holders, \$1,827,793 58, on the basis of admitted assets.	

SCHEDULE B.—Account of Stocks, etc., Absolutely Owned by the Company.

	Cost Value.	Market Value.
72 shares Atlantic National Bank.....	\$7,101 00	\$9,864 00
100 shares Bay State National Bank.....	7,500 00	8,800 00
333 shares Boston National Bank.....	38,300 00	40,792 50
100 shares Continental National Bank.....	10,000 00	10,500 00
50 shares 1st National Bank of Cambridge.....	5,000 00	7,500 00
21 shares Massachusetts National Bank.....	5,250 00	6,405 00
91 shares Merchants' National Bank.....	9,100 00	11,966 50
160 shares National City Bank of Lynn.....	16,000 00	21,600 00
240 shares National Eagle Bank.....	24,000 00	27,360 00

* Of which \$295,591 88 are quarterly and semi-annual notes, forming part of premium note account, and secured by policy reserve as all other premium notes are.—COMPANY.

† Twenty per cent deducted by Commissioner. Company loads net premiums from 5 to 88 per cent.

	Cost Value.	Market Value.
150 shares Hide & Leather National Bank.....	\$15,000 00	\$17,350 00
300 shares Revere National Bank.....	30,000 00	33,300 00
120 shares State National Bank.....	10,273 10	12,000 00
330 shares Tremont National Bank.....	31,351 25	37,130 00
200 shares Webster National Bank.....	20,000 00	20,400 00
744 shares Boston & Albany R. R. Co.....	74,400 00	108,738 00
300 shares Boston & Maine R. R. Co.....	30,000 00	32,700 00
300 shares Boston & Providence R. R. Co.....	29,350 00	43,350 00
800 shares Chicago, Burlington & Quincy R. R. Co.....	80,000 00	73,000 00
800 shares Connecticut & Passumpsic R. R. Co.....	69,363 25	64,000 00
300 shares Eastern R. R. Co.....	30,000 00	24,300 00
800 shares Philadelphia, Wilmington & Baltimore R. R. Co.....	15,000 00	16,800 00
120 shares Fitchburgh R. R. Co.....	11,752 00	15,430 00
150 shares New York & New Haven R. R. Co.....	15,000 00	19,050 00
850 shares Norwich & Worcester R. R. Co.....	84,925 25	103,300 00
100 shares Northern R. R. Co.....	10,000 00	10,700 00
200 shares Connecticut River R. R. Co.....	20,000 00	27,400 00
220 shares Chicago & Alton R. R. Co.....	22,000 00	23,330 00
400 shares Portsmouth, Great Falls & Conway R. R. Co.....	40,000 00	32,000 00
200 shares Portland, Saco & Portsmouth R. R. Co.....	20,000 00	25,000 00
100 shares Eastern R. R. Co. of New Hampshire.....	10,000 00	8,000 00
176 bonds Connecticut & Passumpsic R. R. Co.....	175,390 00	167,300 00
20 bonds Eastern R. R. Co., \$10,000 each.....	287,548 24	232,500 00
50 bonds Eastern R. R. Co., \$1,000 each.....		
60 bonds Philadelphia, Wilmington & Baltimore R. R. Co.....	75,871 67	73,000 00
22 bonds Western R. R. Co., 1,000 each.....	23,851 33	23,000 00
8 bonds Western R. R. Co., \$500 each.....		
18 bonds Agricultural Branch R. R. Co.....	14,395 00	15,300 00
73 bonds Michigan Central R. R. Co.....	73,000 00	73,000 00
27 bonds Boston, Clinton & Fitchburgh R. R. Co., \$1,000 each.....	25,077 50	25,300 00
3 bonds Boston, Clinton & Fitchburgh R. R. Co., \$500 each.....		
10 bonds Boston & Lowell R. R. Co.....	9,925 66	9,000 00
600 bonds Boston, Concord & Montreal R. R. Co.....	598,330 00	596,500 00
100 bonds Chicago, Burlington & Quincy R. R. Co.....	100,000 00	110,000 00
2 bonds Worcester & Nashua R. R. Co., \$5,000 each.....	331,500 00	22,300 00
10 bonds Worcester & Nashua R. R. Co., \$1,000 each.....		
3 bonds Worcester & Nashua R. R. Co., \$500 each.....		
15 bonds New Haven & Derby R. R. Co.....		
50 shares City of Albany.....	14,350 00	14,350 00
City of Boston loan.....	49,356 00	45,500 00
Charleston water loan.....	364,422 83	360,640 00
Chicago sewerage loan.....	47,716 67	47,000 00
Connecticut State loan.....	70,350 00	71,250 00
Loan to city of Chelsea.....	6,000 00	6,000 00
Loan to city of Lawrence.....	50,000 00	50,000 00
Loan to town of Dorchester.....	19,340 00	20,000 00
Loan to town of Malden.....	116,938 51	117,000 00
Nashua City scrip.....	20,000 00	20,000 00
Massachusetts scrip.....	15,000 00	15,000 00
New Hampshire scrip.....	134,172 35	122,000 00
Portland city scrip.....	10,050 00	11,000 00
Roxbury city scrip.....	7,000 00	6,510 00
Rhode Island scrip.....	30,000 00	30,000 00
Cincinnati water loan.....	60,000 00	60,000 00
Loan to town of Beverly.....	10,000 00	10,300 00
Worcester water bonds.....	350,000 00	350,000 00
Lowell water bonds.....	25,000 00	25,000 00
Loan to town of Brookline.....	25,000 00	25,350 00
Loan to city of Worcester.....	476,100 00	476,100 00
City of Taunton 6's.....	495,000 00	500,000 00
Loan to Eastern R. R. Co.....	6,940 50	7,000 00
Loan to Boston & Maine R. R. Co.....	149,738 00	150,000 00
Loan to City of Somerville.....	25,000 00	25,000 00
Loan to town of Barre.....	60,000 00	60,000 00
United States securities.....	50,230 00	50,230 00
55 shares Boston Gas Light Co.....	565,335 00	637,977 50
5 shares Massachusetts Cotton Mills.....	27,500 00	42,400 00
5 shares Dwight Manufacturing Co.....	5,000 00	5,150 00
	5,000 00	2,700 00
	\$5,418,157 50	\$5,614,568 50

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK.

[Incorporated 1841; commenced business 1845.]

HOME OFFICE, 346 AND 348 BROADWAY, NEW YORK.

MORRIS FRANKLIN, *President*.WILLIAM H. BEERS, *Actuary*.

Attorney for Michigan, HERBERT L. BAKER, of Detroit.

Balance of net or ledger assets Dec. 31, 1878..... \$30,593,900 17

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$5,824,780 06
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	226,226 88
Cash received for annuities.....	73,052 58
Total	\$5,144,109 47
Deduct amount paid to other companies for re-insurance on policies in this company.....	44,673 78
Total premium income	\$5,099,435 69
Cash received for interest upon mortgage loans.....	840,750 41
Cash received for interest on bonds owned, and dividends on stock.....	223,659 87
Cash received for interest on premium notes, loans, or liens.....	179,316 40
Cash received for rents for use of company's property.....	80,758 50
Total of income during the year	7,458,950 87
Total	\$33,052,851 04

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$1,460,905 54
Premium notes, loans, or liens used in payment of the same.....	15,817 50
Cash paid for matured endowments and additions.....	14,720 00
Total losses	\$1,490,843 04
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	80,000 00
Total paid for losses and matured endowments	\$1,460,843 04
Cash paid to annuitants.....	23,225 25
Cash paid for surrendered policies.....	1,444,893 70
Premium notes, loans, or liens used in purchase of surrendered policies.....	12,340 16
Cash paid for dividends to policy-holders.....	694,159 75
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	151,476 68
Premium notes, loans, or liens voided by lapse of policies.....	52,065 04
Total payments to policy-holders	(\$3,828,393 73)
Cash paid for commissions to agents.....	818,471 77
Cash paid for salaries and travelling expenses of managers for agencies and general, special, and local agents.....	23,500 00
Cash paid for medical examiners' fees.....	56,623 90
Cash paid for salaries and other compensation of officers and other office employees.....	124,073 45
Cash paid for taxes and revenue stamps, licenses, and fees.....	25,466 28
Cash paid for commuting commissions.....	24,051 25
Cash paid for advertising, law, office, and agency expenses.....	214,294 50
Total expenses of management	(\$390,522 15)
Total disbursements during the year	\$4,648,905 87
Balance Dec. 31, 1878	\$33,408,745 17

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$1,708,174 14
Loans secured by mortgages of real estate, first liens.....	14,125,225 28
Premium notes, loans, or liens on policies in force reserves in excess of all indebtedness.....	902,112 98

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>
United States bonds.....	\$3,927,692 96	\$3,927,360 00
New York city bonds.....	1,015,084 25	1,018,500 00
Yonkers town bonds.....	107,196 00	107,500 00

	<i>Cost Value.</i>	<i>Market Value.</i>
New York county bonds.....	\$41,104 00	\$40,000 00
Delaware & Hudson Canal stock.....	69,883 19	74,240 00
Delaware & Hudson Canal bonds.....	400,000 00	480,000 00
Tennessee State bonds.....	18,975 00	16,000 00
Georgia State bonds.....	2,780 00	3,010 00
Alabama State bonds.....	45,100 00	40,820 00
South Carolina State bonds.....	40,512 50	12,000 00
Virginia State bonds.....	5,838 66	5,005 00
City of Richmond bonds.....	46,250 00	50,000 00
Mississippi Warrants.....	15,235 71	18,000 00
Bank of America stock.....	8,484 00	11,243 00
Merchants' Bank stock.....	15,758 75	16,240 00
Bank of the Republic stock.....	1,800 00	1,575 00
American Exchange Bank stock.....	10,125 00	10,700 00
Metropolitan Bank stock.....	5,881 25	6,000 00
Gold.....	78,594 27	79,128 24
Totals (carried out at cost value).....	\$4,350,195 20	\$4,987,330 24
Cash in the company's office, \$20,511 18; * cash deposited in bank, \$1,641,026 67; total cash.....		1,661,587 85
Agents' ledger balances.....		26,459 77
Total net or ledger assets, as per balance on page 73.....		\$28,408,745 17
OTHER ASSETS.		
Interest due and accrued on bonds and mortgage.....		\$50,644 16
Interest due and accrued on bonds and stocks.....		71,895 29
Interest due and accrued on premium notes, loans, or liens.....		29,816 55
Rents due and accrued on company's property or lease.....		18,545 68
Market value of bonds and stocks <i>over cost</i>		67,128 04
Gross premiums due and unreported on policies in force Dec. 31, 1878.....	\$287,986 84	
Gross deferred premiums on policies in force Dec. 31, 1878.....	568,865 88	
Total.....	\$851,303 17	
† Deduct the loading on above gross amount.....	170,280 43	
Net amount of uncollected and deferred premiums.....		681,041 74
Total of other assets.....		\$948,996 76
Total assets.....		\$34,347,745 93
Deduct items not admitted.....		26,459 77
Total admitted assets.....		\$34,321,284 16
<i>Items not Admitted.</i>		
Agents' balances.....		26,459 77
LIABILITIES.		
Net amount of unpaid losses and claims (of which \$31,200 00 are resisted).....		\$479,870 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to the American Experience Table of Mortality, at 4½ per cent.....		20,233,096 00
Unpaid dividends of surplus or other profits due policy-holders, including Tontine surplus.....		208,630 57
Aggregate amount of all liabilities.....		\$20,918,096 57
Surplus as regards policy-holders, \$3,405,187 59 on the basis of admitted assets.		

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

WISCONSIN.

[Incorporated March, 1857; commenced business November 25, 1858.]

HOME OFFICE, MILWAUKEE.

JOHN H. VAN DYKE, *President.* WILLIAM MERRILL, *Secretary.*

Attorney for Michigan, DAVID PARSONS, of Detroit.

Balance of net or ledger assets December 31st, 1879..... \$11,495,908 63

* Including cash at sundry agencies in course of transmission, all of which has since been deposited in New York banks (March 25, 1874).

† Twenty per cent deducted by Commissioner. Company loads net premiums at variable rates.

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,968,058 41
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	969,410 95
Total premium income.....	\$2,937,469 36
Cash received for interest upon mortgage loans.....	594,049 99
Cash received for interest on bonds owned, and dividends on stock.....	9,123 50
Cash received for interest on premium notes, loans, or liens, and deferred premiums, including \$25,900 00 interest on deferred premiums.....	389,956 09
Cash received for rents for use of company's property.....	10,648 28
Total of income during the year.....	\$3,906,252 18.
Total.....	\$15,401,455 76.

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$647,577 85
Premium notes, loans, or liens used in payment of the same.....	58,580 80
Cash paid for matured endowments and additions.....	685 84
Premium notes, loans, or liens used in payment of the same.....	814 66
Total paid for losses and matured endowments.....	\$702,108 15.
Cash paid for surrendered policies.....	170,860 84
Premium notes, loans, or liens used in purchase of surrendered policies.....	136,552 42
Cash paid for dividends to policy-holders.....	101,212 14
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	458,968 98
Premium notes, loans, or liens voided by lapse of policies.....	282,602 80
Total payments to policy-holders.....	(\$1,801,904 92)
Cash paid for commissions to agents.....	288,294 85
Cash paid for salaries, and traveling expenses of managers for agencies, and general, special, and local agents.....	31,051 04
Cash paid for medical examiners' fees and salaries.....	17,888 88
Cash paid for salaries of officers and other office employees.....	79,808 98
Cash paid for taxes and revenue stamps, licenses and fees.....	40,284 70
Cash paid for furniture and fixtures and safes for home and agency offices.....	497 95
Cash paid for advertising, \$8,050 04; exchange and postage, \$16,126 80; printing and stationery, \$10,835 78; law, building repairs, etc., \$29,507 24.....	64,109 81
Total expenses of management.....	(\$471,075 61)
Total disbursements during the year.....	\$2,272,890 58:
Balance December 31, 1878.....	\$18,128,575 28:

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$319,252 87
Loans secured by mortgages of real estate, first liens.....	7,936,835 88
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....	641 85
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....	4,880,275 35

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States bonds.....	\$154,762 50	\$176,450 00
Cash in company's office, \$38,492 98; cash deposited in bank, \$106,804 70; total cash.....		189,097 68
Bills receivable, \$22,258 97; agents' ledger balances, \$70,951 13; total.....		98,210 10
Furniture, fixtures, and safes, 50 per cent of cost.....		5,000 00

Total net or ledger assets, as per balance above.....\$18,128,575 28

OTHER ASSETS.

Interest due, \$101,468 18, and accrued \$208,925 70 on bonds and mortgage.....	\$305,393 88
Interest due, \$7,688 00, and accrued, \$154,559 00 on premium notes, loans, or liens.....	162,192 00
Rents due and accrued on company's property or lease.....	291 67
Market value of bonds and stocks over cost.....	21,687 50
Gross premiums due and unreported on policies in force December 31, 1878.....	\$220,289 85
Gross deferred premiums on policies in force December 31, 1878.....	287,776 86
Total.....	\$608,016 21
* Deduct the loading on above gross amount.....	121,608 28
Net amount of uncollected and deferred premiums.....	486,407 93
Total of other assets.....	975,978 08
Total assets.....	\$14,104,553 96:
Deduct items not admitted.....	98,210 10
Total admitted assets.....	\$14,011,343 16.

* Twenty per cent deducted by the Company. Company loads net premiums at variable rates.

<i>Items not Admitted.</i>	
Agents' balances.....	\$70,951 18
Bills receivable.....	22,258 97
Total items not admitted.....	\$93,210 00

LIABILITIES.

Net amount of unpaid losses and claims (of which \$20,000 are resisted).....	\$67,995 14
Net present value of all existing policies and obligations of the company, as computed by the Secretary of State of Wisconsin, according to American Experience Table of Mortality, at 4% per cent.....	11,827,084 00
Unpaid dividends of surplus, or other profits due policy-holders.....	8,000 00
Accrued commissions, estimated.....	2,500 00
Aggregate amount of all liabilities.....	\$11,402,179 14
Surplus as regards policy-holders, \$2,609,164 03, on the basis of admitted assets.	

PENN MUTUAL LIFE INSURANCE COMPANY.

PENNSYLVANIA.

[Incorporated February 24, 1847; commenced business May 25, 1847.]

HOME OFFICE, PHILADELPHIA.

SAMUEL C. HUEY, *President.*HENRY AUSTIE, *Secretary.*

Attorney for Michigan, WILLIAM A. MOORE, of Detroit.

Balance of net or ledger assets December 31st, 1873..... \$3,912,429 41

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$908,496 04
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	69,906 75
Total.....	\$978,402 79
Deduct amount paid to other companies for reinsurances on policies in this company.....	85,116 15
Total premium income.....	\$943,286 64
Cash received for interest on bonds owned, and dividends on stock.....	172,052 69
Cash received for interest on premium notes, loans, or liens.....	34,140 66
Cash received for interest on other debts due the company.....	487 74
Cash received for rents for use of company's property.....	986 40
Cash received for discount on mortgages bought and interest on deposits in trust companies.....	85,611 07
Total of income during the year.....	1,186,565 20
Total.....	\$5,098,997 61

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$848,265 70
Premium notes, loans, or liens used in payment of the same.....	10,708 54
Cash paid for matured endowments and additions.....	5,000 00
Total losses.....	\$858,974 24
Deduct amount received from other companies on account of losses or claims on policies of this company reinsured.....	5,000 00
Total paid for losses and matured endowments.....	\$853,974 24
Cash paid for surrendered policies.....	12,707 58
Premium notes, loans, or liens used in purchase of surrendered policies.....	87,597 50
Cash paid for dividends to policy-holders.....	279,749 22
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	90,889 75
Premium notes, loans, or liens voided by lapse of policies.....	2,592 59
Total payments to policy-holders.....	(\$777,892 90)
Cash paid for commissions to agents.....	52,902 73

Cash paid for salaries, and traveling expenses, of managers for agencies, and general, special, and local agents.....	\$18,599 19
Cash paid for medical examiners' fees.....	5,996 50
Cash paid for salaries, and other compensation of officers and other office employees.....	32,431 17
Cash paid for taxes and revenue stamps, licenses, and fees.....	9,414 91
Cash paid for advertising.....	10,841 63
Cash paid for printing, \$4,881 25; general expenses, rents at agencies, stationery, supplies, etc., \$25,784 09.....	30,595 34
Interest paid on mortgage loans, etc., bought.....	8,501 94
Total expenses of management.....	(\$158,183 40)

Total disbursements during the year..... \$384,026 80

Balance December 31, 1878..... \$4,163,961 81

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$81,700 71
Loans secured by mortgages of real estate, first liens.....	1,618,565 16

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
(For description, see schedule "A" following)				
Totals (carried out at amount loaned).....	\$94,200 00	\$173,629 00	\$78,860 28	78,860 28
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				590,768 54

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
(For description, see schedule "B" following.)			
Totals (carried out at cost value).....	\$1,848,750 00	\$1,874,794 50	1,808,829 27
Cash in company's office, \$31,689 51; cash deposited in bank, \$141,517 68; total cash.....			172,907 19
Bills receivable, \$3,883 55; agents' ledger balances, \$12,063 04; total.....			14,481 61
Furniture, fixtures, and safes at cost.....			9,052 14
Annuity, \$300 25; Centennial stock, \$400 00; rents, \$2,508 88.....			8,109 08
Company's scrip.....			295,224 83

Total net or ledger assets as per balance above..... \$4,163,961 81

OTHER ASSETS.

Interest accrued on bonds and mortgage.....	\$24,475 74
Interest accrued on bonds and stocks.....	14,263 25
Interest accrued on collateral loans.....	1,295 00
Market value of real estate over cost.....	76,299 29
Market value of bonds and stocks over cost.....	66,473 23
Gross premiums due and unreported on policies in force December 31, 1878.....	\$27,371 56
Gross deferred premiums on policies in force December 31, 1878.....	48,510 65
Total.....	\$80,883 21
* Deduct the loading on above gross amount.....	16,176 44
Net amount of uncollected and deferred premiums.....	64,706 77
Total of other assets.....	277,510 28
Total assets.....	\$4,440,471 59
Deduct items not admitted.....	814,812 26
Total admitted assets.....	\$4,125,659 33

Items not Admitted.

Company's own scrip.....	\$395,224 83
Furniture, fixtures, and safes, 50 per cent of cost.....	4,526 07
Agents' balances.....	12,063 06
Bills receivable.....	2,888 55
Annuity, \$300 25; Centennial stock, \$400 00.....	600 25
Total items not admitted.....	\$314,812 26

LIABILITIES.

Net amount of unpaid losses and claims (of which \$41,000 are resisted).....	\$140,400 00
Net present value of all existing policies and obligations of the company, as computed by Insurance Commissioner of Pennsylvania, according to American Experience Table of Mortality, at 4% per cent.....	8,268,135 00
Unpaid dividends of surplus or other profits due policy-holders.....	88,580 00
Cash dividends on policies.....	6,500 00
Aggregate amount of all liabilities.....	\$8,483,585 00
Surplus as regards policy-holders, \$677,094 88.....	

* Twenty per cent deducted by Commissioner. Company loads net premiums from 21 to 34 per cent.

SCHEDULE A.—Account of Stocks, Bonds, etc., as Collateral Security for Cash Actually Loaned by the Company.

	Par Value.	Market Value.	Am't Loaned Thereon.
Note of Jas. Euston, with bond and mortgage on property 2028 Arch St., Philadelphia, as collateral.....	\$1,200 00	\$1,200 00	\$1,200 00
Notes of R. Kent, with bond and mortgage on property in South Bethlehem, Pa., as collateral.....	8,000 00	20,000 00	1,514 00
Notes of H. Brockerhoff, with bond and mortgage on property in Centro Co., Pa., as collateral.....	10,000 00	30,000 00	10,000 00
Loan to A. Wollé, with bond and mortgage on improved property in Bethlehem, Pa., as collateral.....	15,000 00	40,000 00	15,000 00
Loan to Jos. H. Schenck, with bond and mortgage on property in Bucks Co., Pa., as collateral.....	25,000 00	40,000 00	25,000 00
Loan to Jas. C. Janney, with bond and trust deed on property in Hillsboro, Loudon Co., Va., as collateral.....	10,000 00	25,000 00	10,000 00
Loan to A. S. Feather, with policy as collateral.....	5,000 00	650 00	644 29
Loan to Wm. P. Hacker, with policy as collateral.....	5,000 00	2,000 00	1,200 00
Loan to J. M. P. Price, with bond and mortgage on property in Montgomery Co., Pa., as collateral.....	5,000 00	8,000 00	4,000 00
Loan to the National Capitol Life Insurance Co., with bond (Washington, D. C. bond, issued by order of Congress) as collateral.....	3,000 00	2,250 00	2,251 90
Loan to Jas. H. MacBride, with United States 5-20 bonds as collateral.....	2,000 00	2,320 00	2,000 00
Loan to Wm. Raphael, with policy as collateral.....	5,000 00	1,200 00	1,050 00
Totals.....	\$94,200 00	\$172,620 00	\$78,560 23

SCHEDULE B.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Par Value.	Market Value.
United States 5 per cent 10-40 registered loan.....	\$100,000 00	\$111,125 00
United States 6 per cent 5-20 registered loan, 1867.....	71,900 00	82,404 00
United States 1881 registered loan.....	88,000 00	96,487 50
Philadelphia city 6 per cent loan, no tax.....	190,000 00	192,875 00
Pittsburgh city 6 per cent loan.....	9,000 00	8,230 00
Allegheny county 6 per cent loan.....	26,000 00	23,220 00
Allegheny Co. 6 per cent loan, no tax.....	12,000 00	8,640 00
St. Louis city 6 per cent loan.....	30,000 00	30,000 00
Louisville city 6 per cent loan.....	10,000 00	10,000 00
Canton city 10 per cent water bond.....	80,000 00	80,000 00
Pennsylvania R. R. 6 per cent general mortgage bonds.....	100,000 00	91,000 00
Reading R. R. 7 per cent mortgage bonds, 1911.....	50,000 00	50,500 00
Reading R. R. 7 per cent mortgage bonds, 1893.....	50,000 00	50,568 00
Lehigh Valley R. R. 7 per cent bonds.....	50,000 00	52,068 00
United Canal & R. R. 6 per cent bonds.....	50,000 00	47,000 00
West Chester R. R. 7 per cent bonds.....	75,000 00	75,750 00
North Pennsylvania R. R. 7 per cent bonds.....	100,000 00	100,000 00
Susquehanna Canal priority 6 per cent bonds.....	60,000 00	51,000 00
American Steamship 6 per cent bonds.....	25,000 00	19,750 00
Masonic 7 8-10 per cent loan.....	100,000 00	118,905 00
Lehigh Coal & Navigation 6 per cent gold bonds.....	17,000 00	18,470 00
250 shares Lehigh Coal & Navigation Co.'s stock.....	18,000 00	11,115 00
500 shares Northern Central R. R. stock.....	26,000 00	16,000 00
100 shares Western National Bank stock.....	5,000 00	6,000 00
209 shares Commercial National Bank stock.....	10,450 00	11,764 00
50 shares Girard National Bank stock.....	2,000 00	2,900 00
425 shares Corn Exchange National Bank stock.....	21,250 00	22,825 00
50 shares Mechanics' Bank of St. Louis stock.....	5,000 00	5,000 00
212 shares Girard Life Insurance & Annuity Co.'s stock.....	5,800 00	8,904 00
250 shares Delaware Mutual Safety Insurance stock.....	6,250 00	6,500 00
76 shares Bank of North America stock.....	7,600 00	18,240 00
Totals.....	\$1,848,750 00	\$1,874,794 50

PHENIX MUTUAL LIFE INSURANCE COMPANY,

CONNECTICUT.

[Incorporated May, 1851; commenced business May, 1851.]

HOME OFFICE, HARTFORD, CONN.

EDSON FESSENDEN, *President*.

JAMES F. BURNS, *Secretary*.

Attorney for Michigan, ISAAC BULL, of Albion.

CAPITAL.

Capital stock paid.....	\$16,000 00.
Balance of net or ledger assets December 31, 1872.....	\$7,419,060 89

INCOME DURING 1873.

Cash received for premiums, without deduction for commissions or other expenses.....	\$2,473,092 66
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	487,840 00
Total.....	\$2,965,441 66
Deduct amount paid to other companies for re-insurance on policies in this company.....	1,036 16
Total premium income.....	\$2,964,405 50
Cash received for interest upon mortgage loans.....	339,790 79
Cash received for interest on bonds owned and dividends on stock.....	226,008 12
Cash received for interest on premium notes, loans, or liens.....	
Total of income during the year.....	3,520,204 41
Total.....	\$10,989,845 80

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$870,218 08
Premium notes, loans, or liens used in payment of the same.....	62,821 72
Total paid for losses and matured endowments.....	\$932,584 75
Cash paid for surrendered policies.....	8,988 76
Premium notes, loans, or liens used in purchase of surrendered policies.....	6,091 52
Cash paid for dividends to policy-holders.....	784,993 71
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	285,456 77
Premium notes, loans, or liens voided by lapse of policies.....	
Total payments to policy-holders.....	(\$2,018,015 51)
Cash paid stockholders for interest or dividends.....	980 80
Cash paid for commissions to agents.....	269,239 91
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	90,646 60
Cash paid for medical examiners' fees.....	81,245 41
Cash paid for salaries and other compensation of officers and other office employees.....	85,257 00
Cash paid for taxes and revenue stamps, licenses and fees.....	57,227 73
Cash paid for furniture and fixtures and safes for home and agency offices.....	769 50
Cash paid for printing, postage, and sundry expenses.....	85,302 29
Total expenses of management.....	(\$569,738 44)
Total disbursements during the year.....	\$2,588,713 95
Balance Dec. 31, 1873.....	\$8,351,151 85

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$3,654,737 74
---	----------------

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Quincy, Pacific & Missouri R. R. bonds.....	\$50,000 00	\$42,500 00	\$25,000 00
Williamantic Linen Co. stock.....	17,200 00	34,400 00	22,200 00
Chicago National Bank stock.....	10,000 00	18,500 00	8,500 00
Note secured by real estate in process of foreclosure.....	8,888 00	8,888 00	8,888 00
Bankers' checks.....	20,000 00	20,000 00	14,991 13
Endorsed notes of sundry parties.....	17,700 00	17,700 00	17,700 00
Totals (carried out at amount loaned).....	\$118,788 00	\$181,988 00	\$101,579 13
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....			8,684,716 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
United States bonds.....	\$245,000 00	\$384,775 00
Tennessee State bonds.....	20,000 00	16,200 00
Indiana Central R. R. bonds.....	8,000 00	8,000 00
Southern Minnesota R. R. bonds.....	85,000 00	24,000 00
United States Trust Co., Hartford, stock.....	5,000 00	5,300 80
Hartford City Gas Light Co. stock.....	6,625 00	9,806 25
Adair county, Mo., bonds Quincy, P. & Miss. R. R.....	50,000 00	50,000 00
Charter Oak National Bank stock.....	20,000 00	26,000 00
First National Bank, Hartford, stock.....	20,000 00	27,300 00
Etina National Bank, Hartford, stock.....	8,500 00	4,445 00
Mercantile National Bank stock.....	10,000 00	12,500 00
American National Bank stock.....	20,000 00	24,800 00
Farmers' & Mechanics' National Bank, Hartford, stock.....	7,000 00	9,170 00

	<i>Par Value.</i>	<i>Market Value.</i>	
Phoenix National Bank, Hartford, stock.....	\$20,000 00	\$31,800 00	
First National Bank, Massillon, Ohio, stock.....	10,000 00	18,500 00	
Toledo National Bank, Ohio, stock.....	25,000 00	38,750 00	
* Totals (carried out at market value).....	\$550,125 00	\$580,946 25	\$580,946 25
Cash in company's office and deposited in bank.....			283,908 70
Stockholders' notes.....			84,000 00
† Total net or ledger assets.....			\$8,841,807 82
OTHER ASSETS.			
Interest due and accrued on bonds and mortgage.....			\$196,442 44
Interest due and accrued on bonds and stocks.....			
Interest due and accrued on collateral loans.....			
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$589,794 11		
Gross deferred premiums on policies in force Dec. 31, 1873.....	129,070 71		
Total.....	\$668,794 82		
‡ Deduct the loading on above gross amount.....	188,758 96		
Net amount of uncollected and deferred premiums.....		\$585,085 86	
Furniture, fixtures, and safes, 87½ per cent of cost.....		\$9,787 87	
Total of other assets.....			671,215 67
Total assets.....			\$9,513,023 49
Deduct items not admitted.....			115,991 18
Total admitted assets.....			\$8,897,082 36
Items not Admitted.			
Stockholders notes.....		\$84,000 00	
Loans on personal security, endorsed or not, endorsed notes and bankers' checks....		81,991 18	
Total items not admitted.....		\$115,991 18	
LIABILITIES.			
Net amount of unpaid losses and claims.....		\$196,788 00	
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut, according to Actuary's Table of Mortality, at 4 per cent.....		\$8,626,862 00	
Aggregate amount of all liabilities (except capital stock).....		\$8,828,650 00	
Surplus as regards policy-holders, \$78,882 86 on the basis of admitted assets.			

REPUBLIC LIFE INSURANCE COMPANY,

ILLINOIS.

[Incorporated March 27, 1869; commenced business July, 1870.]

HOME OFFICE, CHICAGO.

JOHN V. FARWELL, *President.* JOHN F. COLLINS, *Secretary.*
 Attorney for Michigan, GEORGE TAYLOR, of Ann Arbor.

CAPITAL.

Capital stock paid..... \$947,400 00.
 Balance of net or ledger assets December 31, 1873, including \$98,790 00 increase of capital during 1873..... \$1,898,540 19

* It will be observed that this company include in their net balance the market value of stocks and bonds owned; this investment account is not so kept as to show the cost to company.—*Commissioner.*

† This amount is too small, as per balance of \$3,851,161 85, by the sum of \$9,848 58. The company say the annual statement is made as nearly in conformity with the design of the Michigan blank as the method of keeping their books will allow.—*Commissioner.*

‡ Twenty per cent deducted by Commissioner. Company loads net premiums from 80 to 85 per cent.

§ Authority not issued to this company for 1873. Consolidated with National Life of U. S. of A. Has discontinued new business under the charter of the Republic Life Insurance Company.—*Commissioner.*

INCOME DURING 1873.

Cash received for premiums without deductions for commissions or other expenses.....	\$525,892 68	
Deduct amount paid to other companies for reinsurance on policies in this company.....	21,105 05	
Total premium income.....		\$504,287 68
Cash received for interest upon mortgage loans.....		51,804 59
Cash received for interest on bonds owned and dividends on stock.....		1,890 02
Cash received for interest on premium notes, loans, or liens.....		6,167 54
Cash received for interest on other debts due the company.....		22,760 16
Cash received for rents for use of company's property.....		1,250 26
Profit and loss.....		498,586 78
Cash (other than premiums) received from companies for re-insuring their risks.....		
Total of income during the year.....		\$1,081,197 28
Total.....		\$2,474,787 47

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$208,182 19	
Cash paid for surrendered policies.....	69,901 67	
Cash paid for dividends to policy-holders.....	4,700 73	
Total payments to policy-holders.....		(\$277,084 64)
Cash paid for commissions to agents.....	98,290 51	
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	69,468 98	
Cash paid for medical examiners' fees.....	7,401 11	
Cash paid for salaries and other compensation of officers and other office employees.....	85,410 75	
Cash paid for taxes and revenue stamps, licenses and fees.....	11,077 95	
Cash paid for advertising, \$12,189 88; law and actuary expenses, \$8,941 77; building expense, \$11,889 46; express, postage, and telegrams, \$6,052 41; printing and stationery, \$7,256 88.....	45,279 85	
Total expenses of management.....		(\$266,929 10)
Total disbursements during the year.....		\$544,018 74
Balance Dec. 31, 1873.....		\$1,980,728 78

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$348,378 90
Loans secured by mortgages of real estate, first liens.....	965,943 06

STOCKS, BONDS AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
St. Louis Lead & Oil Co. stock.....	\$1,000 00	\$1,000 00	\$800 00	
Dubuque Lumber Co. stock.....	15,000 00	15,000 00	10,450 00	
City National Bank, Chicago, stock.....	800 00	1,120 00	800 00	
Lakeside Printing Co., Chicago, stock.....	10,000 00	10,000 00	5,000 00	
Bills receivable.....	5,000 00	5,000 00		
Cornell Watch Co. stock.....	2,000 00	2,000 00	8,000 00	
Republic Life Co. stock.....	3,000 00	3,000 00		
Rents of real estate.....	1,500 00		888 00	
Kennebec Land & Lumber Co. stock.....	25,000 00	25,000 00	15,000 00	
Chickering piano.....	500 00	500 00	100 00	
South Park, Chicago, Ill., bonds.....	10,000 00	10,000 00	10,000 00	
United States bonds.....	2,000 00	2,800 00		
United States bonds.....	8,000 00	8,480 00	3,000 00	
New York, Providence & Boston R. R. Co. stock.....	4,000 00	5,600 00	4,000 00	
Rents of real estate.....			2,888 06	
Copy rights and life policies.....			2,459 80	
American Screw Co., Providence, stock.....	700 00	5,000 00	4,819 41	
Union Savings Bank, C. Rapids, stock.....	10,000 00	10,000 00	5,000 00	
Republic Life stock.....	700 00	700 00	500 00	
Chattel mortgage on horse, buggy, and harness.....	100 00	700 00	875 00	
Notes secured by trust deed mortgages.....	11,868 02	11,868 02	10,025 00	
Totals (carried out at amount loaned).....	\$106,368 02	\$111,768 02	\$78,255 27	78,255 27
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				18,515 95

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$109,225 00	\$114,525 00	
Wyandotte Rolling Mill Co. stock.....	6,650 00	6,650 00	
Arapahoe Co., Colorado, bond.....	1,000 00	1,000 00	
City of Cedar Rapids, Iowa, bond.....	1,000 00	1,000 00	
Pacific Hotel Co., Chicago, stock.....	5,000 00	5,000 00	
City of Lincoln, Ill., bond.....	500 00	500 00	
Town of Nelson, N. Y. bond.....	500 00	500 00	
Manufacturers' Bank of Milwaukee stock.....	650 00	650 00	
California Mutual Life Ins. Co. stock.....	40,220 64	40,320 64	
Totals (carried out at <i>cost value</i>).....	\$164,745 64	\$170,045 64	164,745 64

Cash in company's office, \$29,825 75; cash deposited in bank, \$10,482 57; cash deposited with treasurers, \$24,169 57; total cash.....	\$68,978 19
Bills receivable, \$201,646 55; agents' ledger balances, \$54,886 08; total.....	256,488 19
Furniture, fixtures, and safes at cost, \$21,695 28; commuted commissions, \$20,888 09; judgments, \$1,491 17; total.....	48,524 54

Total net or ledger assets as per balance on page 81..... \$1,980,728 73

OTHER ASSETS.

Interest due and accrued on bond and mortgage.....	} \$48,115 19	
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans, or liens.....		4,169 12
Rents due and accrued on company's property or lease.....		4,490 55
Market value of real estate <i>over cost</i>		205,272 86
Market value of bonds and stocks <i>over cost</i>		14,525 00
Gross premiums due and unreported on policies in force Dec. 31, 1873. \$188,484 78		
Gross deferred premiums on policies in force Dec. 31, 1873.....		116,117 58
Total.....		\$249,552 81
* Deduct the loading on above gross amount.....		49,910 46
Net amount of uncollected and deferred premiums.....		199,641 85
Postage stamps, \$115 00; supplies and stationery, \$2,400 00.....		8,455 00
Total of other assets.....		474,592 87
Total admitted assets.....		\$2,405,316 10
Deduct items not admitted.....		808,087 60
Total admitted assets.....		\$2,102,278 50

Items not Admitted.

Loans on company's own stock.....	\$2,300 00
Rents of real estate.....	8,426 06
Furniture, fixtures, and safes, 50 per cent of cost.....	10,847 84
Commuted commissions.....	20,888 09
Judgments.....	1,491 17
Agents' balances.....	54,886 08
Loans on personal security, endorsed or not.....	4,751 46
Bills receivable.....	201,646 55
Supplies, printed matter, and stationery.....	8,400 00
Total items not admitted.....	\$308,087 60

LIABILITIES.

Net amount of unpaid losses and claims (of which \$8,000 00 are resisted).....	\$28,781 09
Net present value of all existing policies and obligations of the company, as computed by the Auditor of the State of Illinois, according to American Experience Table of Mortality, at 4½ per cent.....	1,504,719 09
Aggregate amount of all liabilities (except capital stock).....	\$1,588,450 09
Surplus as regards policy-holders, \$568,828 50 on the basis of admitted assets.	

STATE MUTUAL LIFE INSURANCE COMPANY,

MASSACHUSETTS.

[Incorporated March 16, 1844; commenced business June 1, 1845.]

HOME OFFICE, WORCESTER, Mass.

ISAAC DAVIS, *President*.

CLARENDON HARRIS, *Secretary*.

Attorney for Michigan, ALEXANDER G. NOYER, of Detroit.

Balance of net or ledger assets December 31st, 1873..... \$1,877,282 04

* Twenty per cent deducted by Commissioner. Company loads net premiums at variable rates.

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$288,014.78
Cash received for interest upon mortgage loans.....	98,944.58
Cash received for interest on bonds owned, and dividends on stock.....	2,579.25
Total of income during the year.....	\$389,538.61
Total.....	\$1,759,770.60

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	80,100.00
Premium notes, loans, or liens used in purchase of surrendered policies.....	8,887.11
Cash paid for dividends to policy-holders.....	72,465.98
Total payments to policy-holders.....	(\$160,998.09)
Cash paid for commissions to agents.....	\$1,438.40
Cash paid for salaries and traveling expenses of managers for agencies and general, special, and local agents.....	1,986.97
Cash paid for medical examiners' fees.....	1,850.00
Cash paid for salaries, and other compensation of officers, and other office employees.....	20,547.16
Cash paid for taxes and revenue stamps, licenses and fees.....	1,102.59
Total expenses of management.....	(\$46,445.12)
Total disbursements during the year.....	\$207,848.21
Balance December 31, 1873.....	\$1,552,422.89

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$50,000.00
Loans secured by mortgages of real estate, first liens.....	102,250.00

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>	
United States bonds.....	\$700.00	\$905.00	\$700.00	
Worcester & Nassau R. R. bonds.....	1,000.00	1,500.00	1,500.00	
Worcester Safety Deposit stock.....	500.00			
Totals (carried out at amount loaned).....	\$2,200.00	\$2,305.00	\$2,200.00	2,200.00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule A, following.)			
Totals (carried out at <i>cost value</i>).....	\$1,299,178.65	\$1,857,486.74	1,299,178.65
Cash deposited in bank.....			52,897.88
Bills receivable, being for cash premiums.....			45,901.41
Total net or ledger assets, as per balance above.....			\$1,552,422.89

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	}	\$7,000.00	
Interest accrued on bonds and stocks.....			
Interest accrued on premium notes, loans, or liens.....			600.00
Market value of bonds and stocks over cost.....		58,268.06	
Total of other assets.....			65,968.06
Total assets.....			\$1,618,295.45
Deduct items not admitted.....			76,892.82
Total admitted assets.....			\$1,541,898.18

Items not Admitted.

Loans on personal security, endorsed or not.....	80,490.91
Bills receivable.....	45,901.41
Total items not admitted.....	\$76,892.82

LIABILITIES.

Net amount of unpaid losses and claims (of which \$5,000 are resisted).....	\$16,000.00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Massachusetts, according to the Actuaries' Table of Mortality, at 4 per cent.....	1,870,248.90
Unpaid dividends of surplus, or other profits due policy-holders.....	6,788.90
Aggregate amount of all liabilities.....	\$1,892,993.10
Surplus as regards policy-holders, \$148,911.08, on the basis of admitted assets.	

NOTE.—Company loads net premiums 25 per cent.

SCHEDULE A.—Account of Stocks, Bonds, etc., Absolutely Owned.

	Cost Value.	Market Value.
Millbury National Bank stock.....	\$8,000 00	\$9,600 00
Grafton National Bank stock.....	7,900 00	8,848 00
Leicester National Bank stock.....	5,525 00	6,000 00
Northboro National Bank stock.....	2,000 00	2,400 00
Third National Bank (Springfield) stock.....	10,000 00	14,000 00
City National Bank (Worcester) stock.....	4,000 00	5,400 00
Central National Bank (Worcester) stock.....	2,500 00	3,500 00
Quinsigamond National Bank (Worcester) stock.....	18,790 00	22,440 00
Worcester National Bank stock.....	4,900 00	4,550 00
Howard National Bank (Boston) stock.....	17,115 00	18,208 00
Webster National Bank (Boston) stock.....	5,375 00	5,100 00
Hild & Leather National Bank (Boston) stock.....	11,575 00	12,866 00
Republic National Bank (Boston) stock.....	7,583 00	9,600 00
First National Bank (Boston) stock.....	3,000 00	3,500 00
Continental National Bank (Boston) stock.....	10,012 00	10,500 00
Shawmut National Bank (Boston) stock.....	6,735 00	7,906 00
Revere National Bank (Boston) stock.....	9,061 00	10,440 00
Elliott National Bank (Boston) stock.....	4,075 00	4,570 00
Atlantic National Bank (Boston) stock.....	24,722 75	26,715 00
Tremont National Bank (Boston) stock.....	13,800 00	11,600 00
Redemption National Bank (Boston) stock.....	16,935 00	15,870 00
Suffolk National Bank (Boston) stock.....	8,350 00	8,250 00
United States bonds.....	282,848 91	315,180 00
State of Maine bond.....	1,000 00	1,000 00
State of New Hampshire bond.....	1,000 00	1,000 00
Worcester & Nashua Railroad bonds.....	40,000 00	40,000 00
Loans to Worcester & Nashua Railroad.....	38,500 00	38,500 00
Loans to Providence & Worcester Railroad.....	30,000 00	30,000 00
Loans to cities and towns in Massachusetts.....	678,437 88	678,437 88
Loans made in accordance with the laws of Massachusetts.....	80,490 91	80,490 91
Totals.....	\$1,299,178 65	\$1,357,486 14

TEUTONIA LIFE INSURANCE COMPANY,

ILLINOIS.

[Incorporated March 15, 1869; commenced business October 1, 1869.]

HOME OFFICE, CHICAGO.

A. C. HESING, *President.*C. KNOBELSDORFF, *Secretary.*

Attorney for Michigan, PETER GUENTHER, of Detroit.

CAPITAL.

Capital stock paid.....	\$200,000 00.	
Balance of net or ledger assets December 31, 1872.....	\$248,989 08 }	
Increase of capital.....	5,798 00 }	\$249,025 08

INCOME DURING 1878.

Cash received for premiums without deductions for commissions or other expenses.....	\$111,886 78	
Premium notes, loans, or liens taken in part payment for premiums (not including notes taken for cash premiums).....	12,829 27	
Total.....	\$128,716 00	
Deduct amount paid to other companies for re-insurance on policies in this company.....	849 76	
Total premium income.....	\$128,878 24	
Cash received for interest upon mortgage loans.....	8,856 13	
Cash received for interest on bonds owned, and dividends on stock.....	2,996 95	
Cash received for interest on premium notes, loans, or liens.....	2,015 85	
Cash received for interest on other debts due the company.....	190 89	
Cash received for rents for use of company's property.....	6,841 53	
Cash received on policy fee account.....	4 00	
Total of income during the year.....	144,277 64	
Total.....	\$268,908 73	

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$60,699 28	
Premium notes, loans, or liens used in payment of the same.....	995 98	
Total losses.....	\$61,695 21	
Deduct amount received from other companies on account of losses or claims on policies of this company re-insured.....	8,000 00	
Total paid for losses.....	\$58,695 21	
Cash paid for surrendered policies.....	8,256 86	
Premium notes, loans, or liens used in purchase of surrendered policies.....	1,759 99	
Cash paid for dividends to policy-holders.....	2,521 84	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,157 00	
Premium notes, loans, or liens voided by lapse of policies.....	8,276 84	
Total payments to policy-holders.....	(\$75,667 74)	
Cash paid for commissions to agents.....	12,468 84	
Cash paid for salaries and travelling expenses of managers for agencies and general, special, and local agents.....	20,408 44	
Cash paid for medical examiners' fees.....	6,504 00	
Cash paid for salaries and other compensation of officers and other office employees.....	15,859 96	
Cash paid for taxes and revenue stamps, licenses, and fees.....	3,495 69	
Cash paid for rent.....	3,674 16	
Cash paid for furniture and fixtures and safes for home and agency offices.....	411 50	
Cash paid for advertising and printing, \$6,101 55; repayment of loan, \$5,000; general expenses, \$4,981 40; interest account, \$8,074 27; profit and loss, \$628 62.....	19,780 89	
Total expenses of management.....	(\$32,593 48)	
Total disbursements during the year.....	\$158,261 23	
Balance Dec. 31, 1873.....	\$325,641 50	
Invested in the following:		
* ASSETS AS PER LEDGER ACCOUNTS.		
Real estate unincumbered <i>cost</i> value.....	\$52,502 89	
Loans secured by mortgages of real estate, first liens.....	65,964 00	
STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.		
	<i>Par Value.</i>	<i>Market Value.</i>
Germania Bank stock.....	\$4,200 00	\$4,200 00
Trust deed of A. Hirsch to P. J. Hussander.....	900 00	900 00
Totals (carried out at amount loaned).....	\$5,100 00	\$5,100 00
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....		549 59
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....		29,428 85
STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.		
	<i>Cost Value.</i>	<i>Market Value.</i>
United States bonds.....	\$55,562 50	\$57,241 83
Traders' Bank of Louisville stock.....	1,260 00	1,260 00
Germania Bank of Chicago stock.....	500 00	500 00
German American Savings Bank of Chicago, stock.....	2,000 00	2,000 00
Totals (carried out at <i>cost</i> value).....	\$59,322 50	\$61,001 83
Cash in company's office and deposited in bank.....		59,322 50
Agents' ledger balances.....		10,281 41
Furniture, fixtures, and safes at <i>cost</i>		1,467 83
		3,738 07
Total net or ledger assets, as per balance above.....		\$285,641 50
OTHER ASSETS.		
Interest accrued on bonds and mortgage.....		\$2,004 44
Interest accrued on collateral loans.....		281 24
Interest due, \$94 92, and accrued, \$2,292 86, on premium notes, loans, or liens.....		2,887 28
Market value of real estate <i>over cost</i>		15,000 00
Market value of bonds and stocks <i>over cost</i>		1,679 83
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$54,136 28	
Gross deferred premiums on policies in force Dec. 31, 1873.....	55,073 04	
Total.....	\$109,209 32	
† Deduct the loading on above gross amount.....	21,841 86	
Net amount of uncollected and deferred premiums.....		87,367 46
Agency supplies, \$3,500 00; cash in the hands of agents, \$580 81.....		4,080 81
Total of other assets.....		112,700 11
Total assets.....		\$248,341 61
Deduct items not admitted.....		7,306 72
Total admitted assets.....		\$241,034 89

* This company returns \$300,000 00 in stock notes, secured by 40 per cent cash installments not allowed as an asset by the Commissioner.

† Twenty per cent deducted by Commissioner. Company loads net premiums from 17½ to 28½ per cent.

<i>Items not Admitted.</i>	
Agency supplies.....	\$3,500 00
Furniture, fixtures, and safes, 50 per cent of cost.....	1,869 08
Cash in the hands of agents.....	580 81
Agents' balances.....	1,407 88
Total items not admitted.....	\$7,306 72

LIABILITIES.

Net amount of unpaid losses and claims (of which \$1,000 00 are resisted).....	\$5,000 00
Net present value of all existing policies and obligations of the company, as computed by the Auditor of the State of Illinois, according to American Experience Table of Mortality, at 4½ per cent.....	290,171 43
Unpaid dividends of surplus or other profits due policy-holders.....	703 59
Unpaid dividends to stockholders.....	16 43
Aggregate amount of all liabilities (except capital stock).....	\$285,890 44
Surplus as regards policy-holders, \$105,144 45 on the basis of admitted assets.	

TRAVELERS' INSURANCE COMPANY.

CONNECTICUT.

[Incorporated June 17, 1868; commenced business, Accident, April, 1864; Life, July, 1866.]

HOME OFFICE, HARTFORD.

JAMES G. BATTERSON, *President.* - - - - - RODNEY DENNIS, *Secretary.*
Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid.....	\$500,000 00.
Balance of net or ledger assets December 31, 1872.....	\$2,052,899 65

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,150,919 90
Deduct amount paid to other companies for re-insurance on policies in this company.....	5,670 05
Total premium income.....	\$1,175,249 85
Cash received for interest upon mortgage loans.....	89,407 09
Cash received for interest on bonds owned, and dividends on stock.....	70,406 00
Cash received for interest on other debts due the company.....	12,571 79
Cash received for rents for use of company's property.....	468 74
Cash received as discount on claims paid in advance.....	556 97
Cash received for profits on bonds, stocks, or gold actually sold.....	8,029 00
Total of income during the year.....	1,856,657 04
Total.....	\$3,409,056 69

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$261,220 00
Premium notes, loans, or liens used in payment of the same.....	110,426 14
* Total paid for losses.....	\$371,646 14
Cash paid to annuitants.....	150 00
Cash paid for surrendered policies.....	18,141 88
Cash paid for dividends to policy-holders.....	220 88
Total payments to policy-holders.....	(\$390,158 90)
Cash paid stockholders for interest or dividends.....	60,000 00
Cash paid for commissions to agents.....	285,577 37
Cash paid for salaries and traveling expenses of managers for agencies, and general, special, and local agents.....	58,252 14
Cash paid for medical examiners' fees.....	8,540 88
Cash paid for salaries and other compensation of officers and other office employees.....	85,516 73
Cash paid for taxes and revenue stamps, licenses and fees.....	11,215 84
Cash paid for rent.....	16,254 04

* Of which \$110,426 14 were losses by injury.

Cash paid for commuting commissions.....	\$14,466 88
Cash paid for furniture and fixtures and safes for home and agency offices.....	445 05
Cash paid for advertising, \$46,628 77; exchange and stamps, \$10,271 02; express charges, \$4,162 31; books and stationery, \$11,256 14; expense and loss expenses, \$37,142 87.....	109,461 01
Total expenses of management.....	(\$489,728 44)
Total disbursements during the year.....	\$989,887 84
Balance Dec. 31, 1873.....	\$2,469,199 85

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$67,000 00
Loans secured by mortgages of real estate, first liens.....	1,163,292 60

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

(For description, see schedule "A" following.)

Totals (carried out at cost value).....	\$1,051,550 00	\$1,119,475 00	1,104,412 34
Cash in company's office, \$2,916 56; cash deposited in bank, \$118,461 44; total cash.....			116,878 00
Agents' ledger balances.....			13,116 41
Total net or ledger assets as per balance above.....			\$2,169,199 35

OTHER ASSETS.

Interest accrued on bonds and mortgage.....	\$35,774 08
Interest accrued on bonds and stocks.....	16,920 00
Market value of bonds and stocks over cost.....	15,062 66
Gross premiums due and unreported on policies in force Dec. 31, 1873.....	\$106,914 01
Gross deferred premiums on policies in force Dec. 31, 1873.....	87,765 14
Total.....	\$164,679 15
* Deduct the loading on above gross amount.....	82,985 88

Net amount of uncollected and deferred premiums.....	181,748 82
Total of other assets.....	199,500 01
Total assets.....	\$2,668,699 86
Deduct items not admitted.....	18,116 41
Total admitted assets.....	\$2,653,582 95

Items not Admitted.

Agents' balances.....	\$18,116 41
-----------------------	-------------

LIABILITIES.

Net amount of unpaid losses and claims (of which \$64,425 00 are resisted).....	\$142,001 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut, according to the Actuaries' Table of Mortality, at 4 per cent.....	1,594,092 00
Due for salaries, rent, and office expenses.....	6,295 01
Aggregate amount of all liabilities (except capital stock).....	\$1,742,989 01
Surplus as regards policy-holders, \$912,594 94 on the basis of admitted assets.	

SCHEDULE A.—Account of Stocks, Bonds, etc., Absolutely Owned.

Par Value. Market Value.

United States bonds, 6's of 1881.....	\$3,000 00	\$2,585 00
United States bonds, 5-20's.....	804,000 00	846,560 00
Connecticut State bonds.....	45,000 00	45,000 00
Tennessee State bonds.....	82,000 00	25,920 00
Virginia State bonds.....	26,100 00	12,440 00
West Virginia certificates.....	18,000 00	1,800 00
Elizabeth city bonds.....	10,000 00	9,600 00
Chicago water loan bonds.....	20,000 00	19,600 00
Indianapolis city bonds.....	10,000 00	9,400 00
Michigan Southern & Northern Indiana R. R. bonds.....	10,000 00	10,000 00
Lake Shore & Michigan Southern R. R. bonds.....	1,000 00	900 00
Indianapolis & Cincinnati R. R. bonds.....	18,000 00	11,810 00
Chicago & Northwestern R. R. bonds.....	10,000 00	10,000 00
Chicago, Rock Island & Pacific R. R. bonds.....	10,000 00	10,400 00
Milwaukee & St. Paul R. R. bonds.....	10,000 00	9,200 00
Des Moines Valley R. R. bonds.....	10,000 00	5,000 00
New York, Providence & Boston R. R. bonds.....	10,000 00	9,500 00
Hartford, Providence & Fishkill R. R. bonds.....	10,000 00	9,400 00
140 shares Lake Shore & Michigan Southern R. R. stock.....	14,000 00	10,640 00
300 shares New York, New Haven & Hartford R. R. stock.....	30,000 00	87,800 00
200 shares Morris & Essex R. R. stock.....	10,000 00	9,000 00
100 shares New Jersey Central R. R. stock.....	10,000 00	10,100 00
100 shares New York Central & Hudson River R. R. stock.....	10,000 00	9,800 00

*Twenty per cent deducted by Commissioner. Company loads net premiums at variable rates.

Cash paid for rent.....	\$21,158 16
Cash paid for commuting commissions.....	23,187 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	5,499 08
Cash paid for advertising and printing.....	25,780 17
Cash paid for postage, telegraph, and express, \$8,170 65; supplies, stationery, and incidentals, \$1,914 69; law expenses, \$2,887 63.....	12,973 97
Total expenses of management.....	(\$368,107 76)

Total disbursements during the year..... \$1,822,577 17

Balance December 31, 1873..... \$6,899,056 48

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered cost value.....	\$282,709 75
Loans secured by mortgages of real estate, first liens.....	4,174,985 89

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERALS FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.
Third Avenue R. R. stock.....	\$5,100 00	\$6,630 00	\$7,451 44
Columbus, Chicago & Indianapolis bonds.....	8,000 00	2,800 00	
Salisbury mills stock.....	10,000 00	11,800 00	10,000 00
Detroit, Lansing & Lake Michigan R. R. bonds.....	6,000 00	7,500 00	
Hartford Fire Ins. Co. bonds.....	10,000 00	14,000 00	18,125 00
City of Hartford bond.....	1,000 00	975 00	
Norway Plains Co. stock.....	2,000 00	4,000 00	2,000 00
Farrand Manufacturing Co. stock.....	7,500 00	7,500 00	4,300 00
United States bonds.....	8,000 00	8,800 00	8,000 00
Chemical Fire Engine Co. stock.....		10,000 00	5,000 00
R. R. Lloyd and others' note.....	8,000 00	8,200 00	2,900 00

Totals (carried out at amount loaned).....	\$55,660 00	\$77,265 00	\$52,576 44	52,576 44
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....				29,908 47
Premium notes, loans, or liens on policies in force, reserves in excess of all indebtedness.....				2,009,010 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
State of Maine bonds.....	\$100,000 00	\$100,200 00
United States bonds.....		2,200 00
United States bonds.....	100,000 00	114,487 50
Town of Newcastle, N. H., bonds.....	2,000 00	2,000 00

Totals (carried out at market value).....	\$204,200 00	\$319,107 50	219,107 50
Cash in company's office, \$18,916 14; cash deposited in bank, \$80,789 75; total cash.....			99,655 89
Bills receivable, \$20,600 92; agents' ledger balances, \$326 57; total.....			81,927 49

Total net or ledger assets, as per balance above..... \$6,899,056 48

OTHER ASSETS.

Interest due, \$99,348 00, and accrued, \$33,088, on bonds and mortgage.....	\$132,886 00
Interest due, \$3,000 00 and accrued, \$550 00, on bonds and stocks.....	8,550 00
Interest accrued on collateral loans.....	2,800 00
Interest accrued on premium notes, loans, or liens.....	88,692 00
Gross premiums due and unreported on policies in force December 31, 1873.....	\$380,897 98
Gross deferred premiums on policies in force December 31, 1873.....	278,195 26

Total.....	\$657,098 19
*Deduct the loading on above gross amount.....	181,418 64

Net amount of uncollected and deferred premiums..... 525,674 55

Total of other assets..... \$797,589 55

Total assets.....	\$7,696,638 98
Deduct items not admitted.....	84,027 49

Total admitted assets..... \$7,612,611 49

Items not Admitted.

Agents' balances.....	628 57
Loans on personal security, endorsed or not (R. R. Lloyd and others' note).....	2,900 00
Bills receivable.....	80,600 92
Total items not admitted.....	\$84,027 49

LIABILITIES.

Net amount of unpaid losses and claims.....	\$154,167 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Maine, according to the Actuary's Table of Mortality, at 4 per cent.....	6,766,729 00

Aggregate amount of all liabilities.....	\$6,920,896 00
Surplus as regards policy-holders, \$741,695 49, on the basis of admitted assets.....	

*Twenty per cent deducted by Commissioner. Company loads net premiums from 10 to 40 per cent.

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK.

[Incorporated January, 1860; commenced business February 2, 1860.]

HOME OFFICE, 135 BROADWAY, NEW YORK.

CYRUS CURTIS, *President*. - - - - - WILLIAM HAXTUN, *Secretary*.

Attorney for Michigan, HENRY CHANTLER, of Detroit.

CAPITAL.

Capital stock paid.....	\$125,000 00.
Balance of net or ledger assets December 31st, 1873.....	\$3,120,221 65

INCOME DURING 1873.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,042,926 75
Cash received for interest upon mortgage loans.....	122,602 77
Cash received for interest on bonds owned, and dividends on stock.....	91,173 59
Cash received as discount on claims paid in advance.....	246 92
Total of income during the year.....	1,257,919 03
Total.....	\$3,377,221 68

DISBURSEMENTS DURING 1873.

Cash paid for losses and additions.....	\$309,912 76
Cash paid for matured endowments and additions.....	16,065 97
Total paid for losses and matured endowments.....	\$324,978 73
Cash paid to annuitants.....	1,209 83
Cash paid for surrendered policies.....	81,211 94
Cash paid for dividends to policy-holders.....	186,574 15
Total payments to policy-holders.....	(\$348,978 20)
Cash paid stockholders for interest or dividends.....	10,146 72
Cash paid for commissions to agents.....	69,868 55
Cash paid for salaries, and traveling expenses of managers for agencies, and general, special, and local agents.....	14,770 51
Cash paid for medical examiners' fees.....	9,025 00
Cash paid for salaries, and other compensation of officers and other office employees.....	46,844 56
Cash paid for taxes and revenue stamps, licenses, and fees.....	9,877 12
Cash paid for rent.....	7,500 00
Cash paid for commuting commissions.....	2,582 52
Cash paid for advertising, \$11,592 84; postage and exchange, \$3,647 42; interest, \$1,087 55; printing and stationery, \$7,115 28; sundry expenses, \$26,554 89.....	59,937 12
Total expenses of management.....	(\$218,656 85)
Total disbursements during the year.....	\$772,975 20
Balance December 31, 1873.....	\$3,604,246 38

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered <i>cost value</i>	\$12,151 24
Loans secured by mortgages of real estate, first liens.....	1,868,977 87
Loans made in cash to policy-holders on this company's policies, as per schedule on file.....	4,693 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$1,412,000 00	\$1,466,600 00	
City of Brooklyn bonds.....	50,000 00	53,000 00	
Kingsdon coupon bonds.....	14,000 00	14,000 00	
Bergen Co., N. J., bonds.....	2,000 00	2,000 00	
Totals (carried out at <i>cost value</i>).....	\$1,478,000 00	\$1,585,600 00	1,483,806 43
Cash in company's office, \$23,914 65; cash deposited in bank, \$171,918 46; total cash.....			195,833 11
Agents' ledger balances (reported by company as cash in course of transmission).....			82,805 51
Total net or ledger assets, as per balance above.....			\$3,604,246 38

OTHER ASSETS.

Interest due, \$12,019 81, and accrued, \$12,000 00 on bonds and mortgage.....	\$25,020 50
Interest accrued on bonds and stocks.....	8,918 50
Market value of bonds and stocks <i>over cost</i>	40,298 87
Gross premiums due and unreported on policies in force December 31, 1878.....	\$68,796 65
Gross deferred premiums on policies in force December 31, 1878.....	195,540 09
Total	\$259,826 74
* Deduct the loading on above gross amount.....	51,865 85
Net amount of uncollected and deferred premiums.....	207,461 89
Furniture, fixtures, and safes at 50 per cent, \$15,000 00; premiums on gold in bank, \$502 76.....	15,502 76
Total of other assets	\$297,196 52
Total assets	\$3,901,452 90
Deduct items not admitted.....	32,805 51
Total admitted assets	\$3,868,147 39
<i>Items not Admitted.</i>	
Agents' balances (reported by company as cash in course of transmission).....	\$92,805 51

LIABILITIES.

Net amount of unpaid losses and claims (of which \$5,000 are resisted).....	\$71,175 00
Net present value of all existing policies and obligations of the company, as computed by the Superintendent of Insurance of New York, according to American Experience Table of Mortality, at 4½ per cent.....	3,808,861 00
Unpaid dividends of surplus, or other profits due policy-holders.....	185 02
Unpaid dividends to stockholders.....	500 00
Due for salaries, rent, and office expenses.....	2,500 00
Aggregate amount of all liabilities (except capital stock)	\$3,888,301 02
Surplus as regards policy-holders, \$483,846 87, on the basis of admitted assets.	

RAILWAY PASSENGERS' ASSURANCE COMPANY,

CONNECTICUT.

[Incorporated May 16, 1863; commenced business February, 1866.]

HOME OFFICE, HARTFORD.

JAMES G. BATTERSON, *President*. - - - - - CHARLES E. WILLARD, *Secretary*
 Attorney for Michigan, BENJ. VERNOR, of Detroit.

CAPITAL.

Capital stock paid.....	\$300,000 00.
† Balance of net or ledger assets December 31, 1878.....	\$422,200 81

INCOME DURING 1878.

Cash received for premiums, without deductions for commissions or other expenses.....	\$145,995 71
Cash received for interest upon mortgage loans.....	5,189 58
Cash received for interest on bonds owned and dividends on stock.....	97,457 46
Cash received for non-resident tax.....	1,190 70
Total of income during the year	179,808 40
Total	\$602,004 21

DISBURSEMENTS DURING 1878.

Cash paid for losses and additions.....	\$80,167 41
Cash paid stockholders for interest or dividends.....	30,000 00
Cash paid for commissions to agents.....	43,863 04
Cash paid for salaries and travelling expenses of managers for agencies and general, special, and local agents.....	8,998 25

* Twenty per cent deducted by Commissioner. Company loads net premiums 40 per cent on life and less on endowment.

† The difference between balance Dec. 31, 1872, of \$5,000 (as stated in last report), and as above given, is accounted for by charging off the furniture account (\$5,000), from net assets at beginning of year.—Com'n.

Cash paid for medical examiners' fees	\$7,600 76
Cash paid for salaries and other compensation of officers and other office employees	14,046 79
Cash paid for taxes and revenue stamps, licenses, and fees	6,854 98
Cash paid for rent	1,291 66
Cash paid for furniture and fixtures and safes for home and agency offices	1,541 83
Cash paid for advertising, \$5,817 09; tickets, \$500 50; equipment, \$01 65; returned premiums, \$178 73; freight and express, \$1,691 46; exchange and postage, \$2,726 65; books and stationery, \$1,470 90	12,093 07
Total expenses of management	(\$95,884 43)
Total disbursements during the year	\$154,001 84
Balance Dec. 31, 1873	\$444,003 57

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens

\$10,000 00

STOCKS, BONDS, AND OTHER SECURITIES HELD AS COLLATERAL FOR CASH LOANS.

	Par Value.	Market Value.	Am't Loaned Thereon.	
N. Y., N. H. & H. R. R. stock	\$2,000 00	\$2,460 00	\$5,000 00	
Phoenix Bank stock	1,000 00	1,500 00		
P., F. W. & C. R. R. stock	2,000 00	2,000 00		
Totals (carried out at amount loaned)	\$5,000 00	\$7,160 00	\$5,000 00	5,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Cost Value. Market Value.

(For description, see Schedule "A" following.)

Totals (carried out at cost value)	\$393,851 29	\$393,823 50	\$393,851 29
Cash in the company's office, \$1,561 91; cash deposited in bank, \$85,417 17; total cash			86,978 78
Non-resident tax to be deducted from dividend			1,173 79

Total net or ledger assets, as per balance above	\$444,003 57
Deduct depreciation from cost of bonds and stocks to bring same to market value	239 79
Total net or ledger assets, less depreciation	\$443,778 58

OTHER ASSETS.

Gross premiums due and unreported on policies in force Dec. 31, 1873	\$11,500 00
* Deduct the loading on above gross amount	2,500 00
Net amount of uncollected and deferred premiums	\$9,000 00
Furniture, fixtures, and safes at cost	5,000 00
Total of other assets	13,000 00
Total assets	\$456,778 58
Deduct items not admitted	2,500 00
Total admitted assets	\$456,778 58

Items not Admitted.

Furniture, fixtures, and safes, 50 per cent of cost	\$2,500 00
---	------------

LIABILITIES.

Net amount of unpaid losses and claims (of which \$25,000 are resisted)	\$42,000 00
Net present value of all existing policies and obligations of the company, as computed by the Insurance Commissioner of Connecticut	15,000 00
Aggregate amount of all liabilities except capital stock	\$58,000 00
Surplus as regards policy-holders, \$398,273 58, on the basis of admitted assets	

SCHEDULE A.—Account of Stocks, Bonds, etc., Absolutely Owned by the Company.

	Cost Value.	Market Value.
American National Bank stock	\$11,414 00	\$10,000 00
National Shoe and Leather Bank stock	7,580 00	8,713 00
Merchants' Exchange National Bank stock	11,125 00	8,300 00
Fourth National Bank stock	10,312 50	9,600 00
City National Bank stock	20,716 75	20,200 00
Hartford Trust Company stock	12,056 20	11,300 00
Conn. Trust and Safe Deposit stock	15,000 00	15,000 00
United States bonds	98,899 49	104,410 50
Connecticut State bonds	49,550 50	52,500 00
Hartford City coupon bonds	10,746 25	10,450 00

* Thirty per cent deducted by the company. Company loads net premiums—no estimate by the company.

Digitized by Google

	<i>Cost Value.</i>	<i>Market Value.</i>
Springfield, Ills., bonds.....	\$8,048 00	\$8,000 00
Chicago water-loan bonds.....	9,800 00	9,800 00
J. C. & C. E. Gelsendorf bonds.....	10,080 00	10,000 00
Southern Minnesota R. R. bonds.....	9,284 00	4,000 00
Northern Missouri R. R. bonds.....	8,362 00	8,300 00
Milwaukee & St. Paul R. R. bonds.....	9,813 00	9,000 00
Lake Shore R. R. bonds.....	1,000 00	915 00
Dub. & S. C. R. R. bonds.....	9,600 00	8,750 00
L. S. & M. S. R. R. stock.....	32,537 00	32,497 50
N. Y. C. & H. R. R. stock.....	10,075 00	9,900 00
Panama R. R. stock.....	11,071 00	10,800 00
Chicago & Rock Island R. R. stock.....	11,110 25	10,087 50
N. Y., N. H. & H. R. R. stock.....	20,299 00	18,450 00
Totals.....	\$392,851 29	\$392,022 50

APPENDIX.

REPORT TO THE NATIONAL INSURANCE CONVENTION.

Boston, September 19, 1873.

The Committee on Blanks, for Company Returns, respectfully report :

That the consideration of a uniform blank for the annual statements of insurance companies, was one among the many important subjects that led to the organization of the convention of officers having charge of insurance in the several States. That the convention blank, now in use, has been of much benefit to company and State, in that the expense and trouble of making annual returns has been measurably lessened, and the condition of the company more clearly revealed to the policy-holder. Notwithstanding the advantages already derived, your committee are decidedly of the opinion that the convention form of statement, both as to life and fire, is capable of radical improvement, and that, in the light of past experiences, of the several commissioners, changes are demanded which shall more perfectly reveal to the policy-holder the actual premium and interest income of his company, from year to year; and, in short, present in a concise form the different sources of actual income and actual disbursements, and the character of the *realized assets in possession*, to *balance*, and show its ability to meet its outstanding obligations at maturity. Such statement to present a succinct inventory of effects for the personal inspection and verification of the Commissioner, at the home office of the company.

This convention early recognized the propriety of avoiding all useless interrogations, and aimed to perfect a uniform blank, which, while demanding of the company its true condition, should not impose unnecessary burdens. Pursuant to such a policy, and at the first convention, in May, 1870, the blanks in use by the different States were carefully compared, the best features of each retained, and a new form adopted, in harmony, so far as possible, with then existing laws. As legislation changed, in accordance with recommendations of the convention, this compromise blank was modified more or less at each of the two succeeding sessions of the convention in New York, but it was not considered perfect, nor is it at the present time. The committee is satisfied that improvement is demanded and can be made, and unanimously desire to see this important work perfected at the earliest day practicable. A blank form for life statements, used by the Michigan department last year, presented to this convention for consideration, and referred to the committee on blanks for examination, has been carefully investigated and is transmitted back to the convention herewith.

This blank form is designed to show the condition of the company, and at the same time compose a balance of the net or realized assets. Its departure from the convention blank consists not in a renunciation of the principles on which the convention blank is founded, but mainly in a re-arrangement and transposition of the interrogatories as to income and disbursement, and a separate classification of the *realized assets* of the company, which form the *actual ledger balances*, distinctly separating such realized or net assets from those items which have *not passed through the channel of actual income*, but which are in expectancy and yet unrealized. The principles of this balance-sheet form of life statement, considered by your committee, are based on a system of accounts as follows, viz.: *If to the realized or net assets of a company, on the 31st day of December, 1872, we add the actual income received during the year, 1873, and from such total subtract the disbursements for the year 1873, the remainder will be the balance of net or realized assets which a company should have on hand on the 31st day of December, 1873.*

The term "Net or Ledger Assets" used in the form under consideration, is intended to embrace all assets actually in possession, or which are properly included in the general ledger accounts, briefly synopsized as follows, viz.:

NET OR LEDGER ASSETS.

Cost value of real estate;
 Loans on bond and mortgage;
 Loans secured by collaterals;
 Loans in cash to policy-holders on this company's policies, as per schedule on file;
 Premium notes, loans, or liens on policies in force, reserve in excess of all indebtedness;
 Cost value of bonds and stocks owned absolutely;
 Cash in company's office;
 Cash in banks;
 Bills receivable;
 Agents' ledger balances;
 The foregoing items of assets, in addition to others of a similar realized character, composing the *balance*, to be distinctly separated from those yet

UNREALIZED OR CONTINGENT, VIZ.:

Interest due (but unpaid);
 Accrued interest;
 Rents due (but unpaid);
 Rents accrued;
 Market value of real estate *over cost*;
 Market value of bonds and stocks *over cost*;
 Net amount of uncollected and deferred premiums, etc., etc.,
 This form of balance-sheet blank is believed by your committee to be worthy of more careful consideration than can be given to it at this session; moreover, it appears that the blanks of several States are already printed, and some distributed.

In order to secure that general uniformity throughout all the States, which is so desirable, in view of the facts as above enumerated, and in the hope that during the coming year a blank may be perfected which shall embody all desirable features and need no further modification, the committee have decided to

recommend no changes at the present session, but to offer for adoption the following resolution :

Resolved, That Messrs. Clarke of Massachusetts, and Row of Michigan are hereby appointed a special committee, to submit to the insurance companies of the United States copies of the present convention blank, and of the balance-sheet blank proposed by Mr. Row, with a request that each company shall, before the first of May, 1874, communicate to the committee their opinion in detail as to the respective merits of each form of statement, suggesting such amendments as may appear necessary, and that said committee present such communications, with their own conclusions thereon, to the next convention for final action.

H. C. KELSEY (not present),
SAMUEL H. ROW,
A. F. HARVEY,
JULIUS L. CLARKE,
J. M. FORSTER,

Committee on Blanks.

CIRCULAR.

To the President and Secretary of the.....Life Insurance Co.:

GENTLEMEN :—The undersigned were appointed a special committee, at the last session of the National Insurance Convention, to submit to the Life Insurance Companies of the United States copies of the present Convention Blank for annual statements, and of the balance-sheet blank proposed by Mr. Row, with a request that each company shall, before the first of May, 1874, communicate to the committee their opinion, in detail, as to the respective merits of each form of statement, suggesting such amendments as may appear necessary.

You will please find herewith copies of such blanks.

The blank form of statement adopted by the Convention has been in general use since the year 1870, and no special explanation concerning it is necessary.

The balance-sheet blank is designed to show the condition of the company, and at the same time compose a balance of the net or realized assets. The principal points of difference between it and the Convention blank consist mainly in a re-arrangement of the interrogatories concerning Income and Disbursement, and a separate classification of the items of *Net or Realized Assets*, which form the actual ledger balances, from *Other Assets* which have not passed through the channel of income, but are yet in expectancy.

This form of Statement is based on a system of accounts which contemplates that if to the net or realized assets, on the 31st day of December, 1872, the actual income received during 1873 be added, and from such total the disbursements for 1873 be subtracted, the remainder should be the ledger balance sought.

You are respectfully requested to examine the blank forms transmitted, and to make such suggestions and criticisms as may seem proper to you, with a view to aid the Convention in adopting a uniform, practical blank for Statements.

Please address your communication, on or before the first of May next, to either member of the committee, and it will be placed before the Convention at its next regular session.

We have the honor to be, gentlemen,

Very respectfully yours,

JULIUS L. CLARKE, *Insurance Com., Mass.*
SAM'L H. ROW, *Commissioner of Ins., Mich.*
Special Committee Nat. Ins. Con.

December, 1873.

ANNUAL REPORT
OF THE
BOARD OF STATE AUDITORS
OF THE
STATE OF MICHIGAN,
FOR THE YEAR 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

REPORT.

OFFICE OF THE BOARD OF STATE AUDITORS, }
Lansing, Dec. 31, 1873. }

TO JOHN J. BAGLEY,
Governor of the State of Michigan :

SIR:—In obedience to the requirements of law, the undersigned submit, respectfully, the following report, showing the proceedings of the Board of State Auditors for the fiscal year ending the 30th day of September, A. D. 1873.

DANIEL STRIKER,
Secretary of State.
VICTORY P. COLLIER,
State Treasurer.
LEVERETT A. CLAPP,
Com. of State Land Office.

ANNUAL SETTLEMENT WITH THE STATE TREASURER.

The Board of State Auditors, for the purpose of making an annual settlement with the State Treasurer, met at the office of the Secretary of State, on the 27th day of November, A. D. 1872.

Present: Hon. D. Striker, Secretary of State, Hon. Wm. Humphrey, Auditor General, and Hon. C. A. Edmonds, Commissioner of the State Land Office.

The Hon. V. P. Collier, State Treasurer, having exhibited his account current with the State of Michigan, and the same having been compared by the Board with the books of the Auditor General, we find that during the fiscal year ending the 30th day of September, 1872, the State Treasurer has received into the Treasury, including the balance on hand September 30th, 1871, of six hundred and ninety-four thousand one hundred and twenty-two and 66-100ths dollars (\$694,122.66), the sum of two millions eight hundred and seventy-five thousand six hundred and twenty and 88-100ths dollars (\$2,875,620.88), and that he has disbursed the sum of one million eight hundred and ninety-eight thousand three hundred and ninety-six and 85-100ths dollars (\$1,898,396.85), showing a balance in the Treasury of nine hundred and seventy-seven thousand two hundred and twenty-four and 3-100ths dollars (\$977,224.03), for which balance he exhibited duly accredited vouchers and certificates.

DANIEL STRIKER,
Secretary of State.
CHAS. A. EDMONDS,
Com. of State Land Office.
WM. HUMPHREY,
Auditor General.

MICHIGAN SUPREME COURT REPORTS.

Nov. 27, 1872.

The Board on this day adopted the following resolution :

Resolved, That in accordance with Act No. 174, laws of 1871, the wholesale price of the 23d Vol. Michigan Supreme Court Reports to book-dealers be fixed at the sum of two dollars and sixty cents (\$2.60) per copy.

Feb. 27, 1873.

The following resolution was adopted:

Resolved, That in accordance with Act No. 174, laws of 1871, the wholesale price of the 24th Vol. Mich. Supreme Court Reports to book-dealers be fixed at the sum of two dollars and sixty cents per copy.

SUPREME COURT REPORTERS.

Lansing, July 30, 1873.

In the matter of the settlement with the Reporters of the Supreme Court, under Joint Resolution No. 23, laws of 1873.

Hon. Thomas M. Cooley and Hon. William Jennison appeared before the Board, and claimed an allowance of three and 50-100ths dollars for each copy of Reports delivered to the State, and supported their claim by written arguments. After hearing the arguments, the further consideration of the subject was postponed.

Lansing, September 25, 1873.

The matter was again taken up, and after careful consideration of the arguments and what the Board deem the facts in the case, the Board arrived at the same conclusion as that reached by the Board of 1870, and hereby adopt the resolution passed by said Board Nov. 30, 1870, to-wit:

Resolved, That the Auditor General is hereby authorized to credit the respective Reporters with one-fifth of the cost price of the first edition of one thousand copies of each Report.

PURCHASE OF FIRE EXTINGUISHERS.

Feb. 27, 1873.

The State Treasurer was authorized and instructed to purchase four (4) Gardner Fire Extinguishers, for the State offices.

PUBLICATION OF "LOCAL ACTS OF THE LEGISLATURE."

Lansing, May 29, 1873.

The Board this day adopted the following:

Resolved, That there be published of the volume or volumes containing the acts of a private or municipal character, passed by the Legislature at its annual session in the year 1873, and denominated "Local Acts," two thousand copies, to be bound and distributed as contemplated by Act No. 157, laws of 1873.

LEASE OF DWELLING HOUSE ON STATE HOUSE BLOCK.

Lansing, June 25, 1873.

The Board this day executed to Mrs. M. W. Howard and H. B. Baker a lease

of the dwelling house on the State House Block, for an annual rent of one hundred and fifty dollars, from the first day of June, 1873, for the term of two years.

SALE OF SAFES.

June 26, 1873.

The Board this day sold to L. B. Potter the three safes belonging to the State (being the three safes in use in the old State offices, and the State now having no further use for them), for two hundred and thirty dollars, one hundred dollars cash down, and one-half of balance in three months, and the remainder in six months, with interest from date.

CLAIM OF WM. P. RATHBONE.

Lansing, Dec. 27, 1873.

This claim was presented under Joint Resolution No. 13, laws of 1871, and grew out of sale of Lot No. 4, "Ship-Yard" Tract in Wayne County, to Moses Gunn, July 27th, 1853, being University Land Certificate No. 824, the said claimant being assignee of said certificate.

The said claimant alleges that the State, by said certificate, sold 3 and 86-100ths acres of land more than is shown by actual survey, and asks repayment of the purchase price of excess, and the interest thereon from date of purchase.

From a certified plat and survey made by John F. Monro, Deputy U. S. Surveyor, and filed with the Board as evidence of the actual amount of land contained in said Lot No. 4, it appears that the amount of the deficiency is 3 and 85-100ths acres, instead of 3 and 86-100ths claimed.

The claim may then be briefly stated as follows:

Purchase price of land, 3 and 85-100ths acres @ \$20 00-----	\$77 00
Interest from July 27th, 1853, to Dec. 27th, 1872-----	104 66
	<hr/>
	\$181 66

The Board therefore award Wm. P. Rathbone the sum of one hundred and eighty-one and 66-100ths dollars as the amount to be endorsed or credited by the Commissioner of the State Land Office as a payment on the purchase of said Lot No. 4, under Joint Resolution No. 13, laws of 1871.

CLAIM OF J. G. RAMSDELL.

February 27, 1873.

The Board this day refused to consider the claim of J. G. Ramsdell, for expenses incurred in the discharge of his duties as Judge of the Thirteenth Judicial Circuit.

CLAIM OF FREDERICK A. LONG.

Lansing, May 1, 1873.

This claim was presented under Joint Resolution No. 6, laws of 1873, and grew out of a sale of a Primary School lot under Certificate No. 856, dated

August 25, 1841, to the said claimant by F. Lawyer, then Supt. of Public Instruction, calling for eighty acres of land.

The claimant alleges that the State, by said certificate, sold him ten and 61-100ths acres of land more than is shown by actual survey; and such appears to be the fact, for the reason that Oct. 12th, 1854, the Commissioner of the State Land Office took up the said Certificate No. 856, and issued to said Long another Certificate, No. 5588, in its place, for sixty-nine and 39-100ths acres, and allowed him (said Long) for the difference in the purchase price, being the sum of fifty-three and 5-100ths dollars, as appears from the books in the Land Office, but did not allow him for the interest on said sum.

The claim then is as follows, condensed:

For interest on \$53.05 from Aug. 25, 1841, to Oct. 12, 1854, the date of the settlement by the Com. of the Land Office.....	\$48 76
For interest on that sum to date.....	63 31
For interest on \$3.71, the excess of annual interest paid by him annually, running from one to twelve years.....	20 18
	<hr/>
	\$ 132 25

It seems to have become the settled policy of the State not to exact pay for more land than it actually sells by an error in the survey,

Therefore, the Board award to Frederick A. Long the sum of one hundred and thirty-two and 25-100ths dollars, the amount found to be equitably due him as above, under Joint Resolution No. 6, laws of 1873.

CLAIM OF BIRNEY HOYT.

June 25, 1873.

The Board this day refused to consider the claim of Birney Hoyt, for expenses incurred in the discharge of his duties as Circuit Judge.

CLAIMS OF HIGBY & GIBSON AND THOMAS A. WILSON.

August 1, 1873.

The claim of Higby & Gibson for \$350, and Thomas A. Wilson for \$300, for services as attorneys in the prosecution of the bonds of J. H. Hulin, were presented, and by the Board referred to the Board of State Prison Inspectors.

AWARD OF STATE CONTRACTS.

OFFICE OF BOARD OF STATE AUDITORS, }
Lansing, Aug. 1, 1873. }

The Board met, and having previously opened, examined and compared the proposals received by the Secretary of State, in pursuance of notice previously given as required by law, for doing the printing and binding, furnishing print and book paper, and furnishing stationery (no proposal for furnishing wood having been received), for the State for the two years from the first day of January, 1874, made the following awards for contracts, to the parties making the lowest bids, and for the prices hereinafter named:

Printing.

To W. S. George & Co., the contract for printing, at the following rates of compensation, viz.:

For composition on the Laws, seventy cents per one thousand ems.

For composition on the Daily Legislative Journal and Documents, the Department and other Reports, the Manual, and any similar printing ordered by the Legislature or any authorized officer of the State, sixty-five cents per one thousand ems.

For composition on the Supreme Court Reports, sixty-two cents per one thousand ems.

For composition on the Official Journals of the Senate and House of Representatives, thirty-seven cents per one thousand ems.

For composition on Bills and Joint Resolutions, thirty-seven cents per one thousand ems.

For correcting alterations in proof from copy furnished, fifty cents per hour.

For printing, dry-pressing, trimming, and ruling, any or all Blanks, according to samples numbered and shown at the office of the Secretary of State, the following prices, to wit:

NO. OF SAMPLE.	FIRST 100 COPIES.	EACH 100 COPIES AFTER THE FIRST 100.	NO. OF SAMPLE.	FIRST 100 COPIES.	EACH 100 COPIES AFTER THE FIRST 100.	NO. OF SAMPLE.	FIRST 100 COPIES.	EACH 100 COPIES AFTER THE FIRST 100.
1	\$2 00	\$1 25	23	\$3 00	\$1 25	45	\$10 00	\$2 00
2	1 25	75	24	3 00	1 25	46	3 50	75
3	1 50	75	25	2 00	1 50	47	50	25
4	1 25	75	26	3 00	1 50	48	3 00	1 50
5	1 75	75	27	3 50	1 50	49	3 50	1 50
6	1 50	1 00	28	3 50	75	50	12 00	2 00
7	2 00	75	29	4 00	1 50	51	12 00	2 25
8	6 00	1 25	30	2 50	1 50	52	4 00	2 25
9	3 00	1 25	31	6 00	1 25	53	4 25	2 00
10	1 25	75	32	2 50	1 25	54	8 00	1 50
11	6 00	1 25	33	3 50	1 50	55	40 00	8 00
12	1 50	1 00	34	4 50	1 25	56	1 50	75
13	3 00	1 50	35	3 50	1 50	57	4 00	2 00
14	2 00	1 50	36	12 00	1 50	58	5 00	2 25
15	2 50	1 75	37	4 50	1 25	59	2 00	1 25
16	2 25	1 25	38	5 50	2 50	60	25 00	2 00
17	3 00	1 50	39	5 00	1 50	61	4 50	2 00
18	2 25	1 00	40	6 00	1 25	62	5 50	2 00
19	3 00	1 50	41	3 00	1 25	63	3 50	2 25
20	2 25	75	42	3 50	1 50	64	6 00	2 00
21	12 00	1 50	43	5 00	1 75	65	12 00	1 50
22	4 50	1 25	44	3 50	75			

When blanks are required to be printed in copying ink, one dollar per hundred in addition to these prices.

For printing circulars for the different Departments, including dry-pressing and trimming, on one side, three dollars and fifty cents for the first hundred, seventy-five cents for each subsequent hundred; on two sides, four dollars and fifty cents for the first hundred, and one dollar and twenty-five cents for each subsequent hundred.

For printing labels for file boxes, one dollar per hundred.

For printing envelopes, one dollar and fifty cents per thousand.

For printing letter headings or note headings, ruled on one or both sides, if required, with State coat of arms, four dollars per thousand; without State coat of arms, three dollars and fifty cents per thousand.

For printing Attorney General's Briefs, with covers, 20 copies, one dollar and twenty-five cents per page.

For furnishing complete one hundred and twenty-five (125) Supreme Court Calendars for each term, one hundred dollars.

For all press work, including dry pressing whenever required, fifty-five cents per token when five (5) tokens, twelve hundred (1200) impressions or copies of any work, or less, are required to each form; fifty-two cents per token when over five tokens are required to each form.

No extra charge to be made above what is herein specified, for any change in form, matter, or style, which shall not increase the expense above samples.

Entire work to be done at the seat of Government at Lansing, and in every manner to conform to the advertised proposals.

The laws to be printed and delivered to the State Binder within forty (40) days after the close of each session of the Legislature, provided the copy is furnished within ten (10) days of the close of each session.

Binding.

To W. S. George & Co., the contract for binding, at the following rates of compensation, viz.:

For binding the Laws, Journals, Reports, and Documents, size of page to be same as the Compiled Laws of 1871, in paper, fifteen cents per volume; cloth backs, twenty cents per volume; in cloth, for five hundred pages or under, thirty-three cents per volume; more than five hundred pages (62½ signatures), forty-seven cents per volume; in half sheep, for five hundred pages or under, thirty-two cents per volume; over five hundred pages, forty cents per volume; in full law sheep, for five hundred pages or under, one dollar and five cents per volume; over five hundred pages, one dollar and twenty cents per volume.

For branding the Laws "State Property," two cents per volume.

The foregoing to include folding, stitching, lettering, binder's material, and everything required to make a perfect volume.

For binding pamphlets, in paper, if of eighty (80) pages or under, two dollars and twenty-five cents per hundred copies; over eighty (80) pages, two dollars and fifty cents per hundred copies.

For folding and stitching Bills and Daily Legislative Journals, twenty-five cents per hundred sheets.

For folding sheets where binding or covering is not required, excepting Bills and Daily Journals, six cents per hundred.

For binding Legislative Manual in style of 1871, ninety-five cents per volume; in style of Wisconsin Manual, sixty cents per volume.

For binding Supreme Court Reports, one dollar per volume.

For binding newspapers for the State Library, two dollars and fifty cents per volume.

For binding magazines, one dollar and twenty cents per volume.

For re-binding old books, per volume, one dollar and twenty cents.

For binding Legislative Bills, in style used by the State, two dollars and twenty-five cents per volume.

For binding blank books for the Legislative, Executive and Judicial Depart-

ments, and Manuscript Laws and Journals, per quire, full count, cap, half bound, fifteen cents; ditto full bound, twenty-three cents; demy half bound, forty cents; ditto full bound, seventy-five cents; medium half bound, sixty cents; ditto full bound, one dollar; Russia corners, one dollar and twenty cents; full bound, Russia ends and bands, parchment backs, raised bands, one dollar and seventy-five cents; full bound, all Russia, two dollars.

For binding letters in the style adopted by the State, eighteen cents per quire.

For binding Manuscript Laws and Journals, and other manuscript books, excepting letters, in the style adopted by the State, one dollar and sixty cents per quire.

For binding sales books, seventy-five cents per copy.

For all miscellaneous binding, including arrangement, cleansing, and re-folding, as described in proposals, per quire, full count, in sheep backs, seventy-five cents; in half Russia, cloth sides, one dollar and twenty-five cents; Russia ends and bands, two dollars.

The whole work to be done at the seat of Government at Lansing, in every manner equal to the advertised proposals.

The Laws to be bound in thirty days from the time the sheets are received from the State Printer.

Print and Book Paper.

To the Peninsular Paper Company, the contract for furnishing two thousand reams news, print and book paper; quality and size to be determined from time to time by the Board of State Auditors.

Paper to be of as good quality as samples furnished by the said Board in the office of the Secretary of State. To be delivered at Lansing, 1,000 reams in October, 1874, and 1,000 reams in October, 1875. The quantity to be increased at the option of the Board of State Auditors, and to be furnished at the following rates:

Sample No. 1, news print, @	13c.	per pound.
" " 1, book, @	15½c.	" "
" " 2, " @	15½c.	" "
" " 3, " @	14½c.	" "
" " 4, " @	18c.	" "
" " 5, " @	16½c.	" "

All paper to be made of any size or weight desired.

Stationery.

To the Detroit Paper Company, the contract for furnishing stationery for the Executive Departments of the State, at the prices named in the list deposited by the said Detroit Paper Company in the office of the Board of State Auditors.

The various articles of stationery to be delivered at Lansing at such times, and in such quantities, as may be ordered by the different Departments; the quality, weight and size to be determined, from time to time, by the heads of said Departments, from samples furnished by said Board in the office of the Secretary of State. All articles to be of as good quality as samples furnished, and to correspond with advertised proposals.

STATE CONTRACTS AND ACCOMPANYING BONDS FILED.

September 25, 1873.

The contract of W. S. George & Co. with the Board of State Auditors, to do the State printing for the years 1874 and 1875, duly executed, was this day filed; and also the bond of said W. S. George & Co. accompanying the same, with Timothy Jerome and David H. Jerome of Saginaw City, as sureties, was this day approved and filed.

Also, the contract of W. S. George & Co. with the Board of State Auditors, to do the binding for the State for the years 1874 and 1875, duly executed, was this day filed; and the bond of said W. S. George & Co. accompanying the same, with Timothy Jerome and David H. Jerome of Saginaw City, as sureties, was also approved and filed.

Also, the contract of the Peninsular Paper Company with the Board of State Auditors, for furnishing to the State, news, print and book paper, for the years 1874 and 1875, duly executed, was this day filed; and the bond of the said Peninsular Paper Company accompanying the same, with F. P. Begardus, R. A. Beal and John Geddes, as sureties, was also approved and filed.

Also, the contract of the Detroit Paper Company with the Board of State Auditors, for furnishing stationery for the Executive, Legislative and Judicial Departments of the State for the years 1874 and 1875, duly executed, was this day filed; and the bond of the said Detroit Paper Company accompanying the same, with George Jerome and Wm. A. Moore as sureties, was also approved and filed.

OFFICIAL BONDS.

Dec. 31, 1872.

The bond of David J. Evans, as State Swamp Land Road Commissioner, for \$2,000, with Geo. P. Smith and William C. Stevens as sureties, was approved and ordered filed in the office of the Secretary of State.

May 28, 1873.

The bond of David J. Evans, as State Swamp Land Road Commissioner, with Geo. P. Smith, W. C. Stevens and John A. Gwynne as sureties in the sum of \$2,000, was approved and ordered filed in the office of the Secretary of State.

June 26, 1873.

The bond of J. B. Haviland, as State Swamp Land Road Commissioner, with Wm. H. Fife and Thos. T. Bates as sureties, was this day approved and ordered placed on file in the office of the Secretary of State.

September 25, 1873.

In the matter of the relief of Henry Johr and sureties, under Joint Resolution No. 27, laws of 1873,

Mr. Kitton, one of the sureties, appeared before the Board and made a statement, and produced a copy of the proceedings had by the Board of Supervisors of St. Clair County, accompanied by the testimony taken before said Board of Supervisors,

Attorney General Ball appeared for the State.

No one appearing on behalf of the county of St. Clair, the further consideration of the matter was continued until October 22d, at 9 o'clock A. M.

ADJUSTMENT OF ACCOUNTS.

The following is a statement of accounts current allowed by the Board to each Department of the State, for the year ending September 30th, 1873:

Executive Department vs. The State of Michigan.

GENERAL ALLOWANCES.

October 31, 1872.

S. D. Bingham, P. M.,	
To box rent.....	\$1 00

November 27, 1872.

W. S. George & Co.,	
To advertise Thanksgiving proclamation, 4 f. 5. w.....	8 40

December 27, 1872.

W. S. George & Co.,	
To Republican, sent one year (from No. 918 to No. 970) to the Governor.....	2 00
Detroit Post-Office,	
To 3c postage stamps for Executive Department.....	10 00
Detroit Free Press Co.,	
To advertise Thanksgiving proclamation, 4 f. 2 t.....	4 20
Daily Post Co.,	
To advertise Governor's proclamation, 3 f. 2 t.....	3 15

December 31, 1872.

S. D. Bingham, P. M.,	
To box rent for quarter ending Dec. 31, 1872, \$1; stamps, 2c....	1 02

January 29, 1873.

H. P. Baldwin, Governor,	
To cash paid for telegrams from May 31, 1872, to date.....	22 68
D., L. & L. M. Tel. Co.,	
To telegraph despatch from Gov. Bagley to Sec. of State.....	30
Richmonds & Backus,	
To 2 blank books, \$2.50; 1 bottle carmine ink, 50c; 1 qt. Carter's ink, 54c; 1 doz. Hex. pencils, 59c.....	4 13
1 bottle mucilage, 25c; 1 rm. letter paper, sample 43, \$3.10..	3 35
5 reams letter paper, sample 43, @ \$7.50.....	37 50

January 30, 1873.

W. S. George & Co.,	
To cash paid express charges on documents from Governor.....	25
Amount carried forward.....	\$97 98

Executive Department vs. The State of Michigan.

GENERAL ALLOWANCES.

February 6, 1873.

Amount brought forward.....	\$97 98
W. U. Telegraph Co.,	
To telegrams by Governor Bagley, 65c, \$1.21, \$3.80, 65c, 50c,	
\$2.60, 77c.....	10 18

February 26, 1873.

W. S. George & Co.,	
To cloth and pasting one map, Gov. Bagley.....	40
Davis & Larned,	
To slop jar, \$3.75 ; 1 porcelain shade and holder, \$2.....	5 75

February 27, 1873.

Grove & Whitney,	
To 1 coal stove for Governor's room, \$21 ; 8 lbs. zinc, \$1.44 ; zinc	
board and covering, \$1.25.....	23 69
26 lbs. Russia pipe, @ 30c, \$7.80 ; 2 elbows, 50c ; putting up,	
50c ; cartage, 25c.....	9 05

March 27, 1873.

S. D. Bingham, P. M.,	
To box rent for quarter ending March 31, 1873, \$1 ; paper post-	
age, 40c ; letter postage, \$1.28.....	2 68
John J. Bagley, Governor,	
To paid express charges on Geological Report from N. Y., \$8.55 ;	
ditto on maps, \$1.....	9 55
ditto on Wisconsin Reports, 60c ; telegram from Mt. Clemens,	
\$1.25.....	1 85
H. Ferle & Co.,	
To 1 foot stool, Gov. room, 50c ; repair book case, \$1.50 ; repair 1	
chair, 35c.....	2 35
W. U. Telegraph Co.,	
To telegrams for Governor Bagley, \$3.61, 65c, 65c, 46c, 30c, 30c,	
\$4.40.....	10 37
D., L. & L. M. Tel. Co.,	
To telegraphing for Governor, 90c, \$1.45, \$1.05, 65c, 77c.....	4 83

April 30, 1873.

E. F. Cooley,	
To 1 box wax tapers.....	75
W. U. Tel. Co.,	
To telegram by Governor to East Sag., 55c ; to Bay City, 55c....	1 10
D., L. & L. M. R. R. Tel. Co.,	
To telegraphing Jackson, M., 60c ; New York, \$1.80 ; Battle	
Creek and Detroit, \$2.35.....	4 75
telegram East Saginaw, 55c ; Ann Arbor, 55c ; Ann Arbor, 73c	1 83
Amount carried forward.....	\$187 10

Executive Department vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$187 10
Richmonds & Backus, To 4 M envelopes, lithographed, sample 351	34 00

May 1, 1873.

Richmonds & Backus, To 1 letter book, not in contract.....	2 00
1 lb banker's wax, contract No. 75.....	72
1 doz. pencils, No. 84, 75c, 1 doz. penholders, No. 288, 40c....	1 15
1 bunch pins, 10c; 1 seal, \$2; 1 waste paper basket, \$1.....	3 10
1 memorandum book, 75c; 1 letter scale, 75c.....	1 50
1 box eyelets, No. 242, 20c; 1 bunch pins, 10c.....	30
1 bottle carmine ink, 40c; gross quill pens, 10c.....	50
1 box eyelets, No. 242, 20c; 1 box goose-quill pens, \$1.50....	1 70
mucilage, 25c; 1 pass book, 20c; 1 package blotters, 10c....	55
1 ball $\frac{1}{4}$ lb. twine, No. 270, 16c; 1 pack blotters, 10c.....	26
1 bottle Arnold's ink, No. 98, 45c; 2 packs blotters, 20c.....	65
1 paper knife, No. 112, 40c; 6 doz. rub. bands, 44c.....	84

S. D. Bingham, P. M., To stamps and wrappers furnished Gov. Bagley from Jan. 1 to April 30, 1873.....	82 16
---	-------

Richmonds & Backus, To 4 rubber sheets, \$1; 2 rubber blotters, 20c.....	1 20
wrapping paper, 50c; pens, \$4; 12 file boxes, \$6.....	10 50
2 bill books, @ \$7, \$14; 1 pardon book, \$3.50.....	17 50
1 notary register.....	7 50

Daily Post Co., Detroit, To advertise proc. extra session, 3 f. 1 t.....	2 10
---	------

June 26, 1873.

S. D. Bingham, P. M., To box rent for quarter ending June 30, 1873.....	1 00
paper postage, 10c; letter postage, 77c; stamps, \$30.....	30 87

September 3, 1873.

W. S. George & Co., To furnishing paper for printing for Executive Department.....	2 50
Richmonds & Backus, To scrap book, \$1; 10 long tie envelopes, \$1.....	2 00
6 long tie envelopes, 50c; 4 rms. lith. letter heads, No. 43, \$30	30 50
4 rms. lith. note heads, No. 43, \$30; wrapping paper, 20c.....	30 20

September 25, 1873.

S. D. Bingham, P. M., To box rent for quarter ending Sep. 30, 1873.....	1 00
letter postage, 8c; stamps, \$16.....	16 08

Total for General Allowances.....	\$469 48
-----------------------------------	----------

Executive Department vs. The State of Michigan.

PRINTING.

November 27, 1873.

W. S. George & Co.,

To printing 1,400 Thanksgiving proclamations.....	\$9 00
" 100 same, with blank space for seal.....	70
composition on same, 5,270 ems @ 45c.....	2 37

January 30, 1873.

W. S. George & Co.,

To comp'n on retiring message of Governor Baldwin, and his financial estimate, 97,888 ems @ 45c.....	44 05
press work on same, 14 tokens @ 38c.....	5 32
printing 400 covers for same, @ 70c.....	2 80
composition on covers, 3,286 ems.....	1 48
correcting alteration from copy, 12 hours @ 50c.....	6 00
comp'n on message of pardons granted by Governor Baldwin in 1871-2, 23,296 ems @ 45c.....	10 48
press work on same, 2 tokens @ 38c.....	76
comp'n on inaugural message of Governor Bagley, 34,944 ems @ 45c.....	15 73
press work on same, 6 tokens @ 38c.....	2 28
printing 400 covers, \$2.80; comp'n on covers, 3,286 ems, \$1.48	4 28
correcting alterations from copy, 3 hours.....	1 50
extra labor and expense of printing same message on fine writing paper, by order of Gov. Bagley, 22 pp. @ 25c.....	5 50
printing 200 complimentary slips, Governor, \$1.40; comp'n 200 ems, 9c.....	1 49
printing 400 complimentary slips for Gov., \$2.80; comp'n 200 ems, 9c.....	2 89
printing 200 circulars for Gov., regulations as to requisitions. composition, 4,588 ems @ 45c.....	1 40
printing 200 complimentary slips, Gov. Baldwin, \$1.40; composition 200 ems, 9c.....	2 06
printing 100 complimentary slips, Gov. Baldwin, 70c; comp'n 200 ems, 9c.....	1 49
printing 200 Gov.'s comp'y slips, \$1.40; comp'n 200 ems, 9c..	79
	1 49

February 26, 1873.

W. S. George & Co.,

To printing 200 complimentary slips for Governor, \$1.40; comp'n 250 ems, 11c.....	1 51
--	------

March 27, 1873.

W. S. George & Co.,

To comp'n on special message of Gov. Bagley relative to penal institutions, dated Feb. 12, 1873, to the Legislature, 17,472 ems, @ 45c.....	7 86
---	------

Amount carried forward.....	\$133 23
-----------------------------	----------

Executive Department vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$133 22
W. S. George & Co.,	
To press work on same, 2 tokens @ 38c.....	76
printing 200 covers, \$1.40; comp'n on covers 3,286 ems, \$1.48.....	2 88
correcting alterations in author's copy, 3 hours.....	1 50
printing 100 envelopes, 70c; comp'n 1,000 ems, 45c.....	1 15

September 3, 1873.

W. S. George & Co.,	
To printing 500 Act No. 171 on $\frac{1}{2}$ sheet letter.....	3 50
Total for Printing.....	<u>\$143 01</u>

BINDING.

November 27, 1872.

W. S. George & Co.,	
To press. and trim. 1,500 Thanksgiving proclamations.....	1 35

January 30, 1873.

W. S. George & Co.,	
To trimming 1,200 complimentary slips for Governor.....	48
dry. and press. 4,200 sigs. Governor Baldwin's message,	
for Gov. Baldwin, @ $4\frac{1}{2}$ c.....	1 89
folding 4,200 same, @ 5c, \$2.10; stitching 600 copies @ 25c,	
\$1.50.....	3 60
cover. and trim. 600 copies, @ 50c, \$3; putting 500 same in	
wrappers, @ 50c, \$2.50.....	5 50
box to send Governor's message to Detroit.....	50
dry. and press. 2,100 sigs. Gov. Bagley's message, for Gov.	
Bagley, @ $4\frac{1}{2}$ c.....	95
folding 2,100 @ 5c, \$1.05; cover. and trim. 700 copies @ 50c,	
\$3.50.....	4 55
stitching 700 copies same.....	1 05

February 26, 1873.

W. S. George & Co.,	
To dry. and press. 400 sigs. Gov. Bagley's special message, @ $4\frac{1}{2}$ c.....	18
folding 400 signs, @ 5c, 28c; stitching 200 copies, @ 15c, 30c.....	50
cover. and trim. 200 copies same, @ 50c.....	1 00

June 26, 1873.

W. S. George & Co.,	
To binding 4 vols. House and Senate Bills, cap. size, whip stitched,	
not in contract.....	8 00
Total for Binding.....	<u>\$29 55</u>

ANNUAL REPORT OF THE

Executive Department vs. The State of Michigan.

RECAPITULATION.

General Allowances.....	\$469 48
Printing.....	143 01
Binding.....	29 55
Total Allowances to Executive Department.....	<u>\$642 04</u>

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

State Treasurer,	
To postage for Secretary of State's Office, used principally in distributing 4th registration report.....	\$100 00
Richmonds & Backus,	
To 11 bottles Arnold's writing fluid, sample 98.....	4 90
Western Bank Note & Engraving Co.,	
To engraving 9 diagrams of Medical Report, and printing 6,500 of each on 60 book paper, printed in brown ink.....	280 50

November 27, 1872.

State Treasurer,	
To postage for the office of the Secretary of State, \$45 for mailing Governor's proclamation, \$50 for mailing reports B. M. & D., \$30 to clergymen, and \$25 for general matters.....	150 00
A. A. Nichols,	
To 1 broom, 40c; 1 gall. oil, 35c; castile soap, 35c.....	1 10
1 scrub brush.....	30
Richmonds & Backus,	
To 15 lbs. twine, sample 276, @ 25c.....	3 75
1 box ink and pencil erasers (1 doz.), sample 213.....	1 25
1 M envelopes, sample 331.....	2 62
16 reams cover paper, sample 31, @ \$7.....	112 00

December 27, 1872.

A. M. U. Express Co. and W. U. Telegraph Co.,	
To express charges from Sep. 24 to Nov. 27, 1872.....	30 80
telegrams for same time.....	2 34
express charges, Nov. 28 to Dec. 21, 1872.....	18 20
telegrams, " " " " " ".....	3 27
W. S. George & Co.,	
To Republican sent one year, from No. 918 to 970, to Secretary of State.....	2 00
paper furnished for printing 2,000 slips to accompany books..	75
State Treasurer,	
To postage for office of Secretary of State.....	25 00
G. M. Hasty,	
To railroad fare from Lansing to Detroit and return, for the purpose of negotiating for the lithographing of diagrams for 4th ann'l report of Sec. of State, on Births, Marriages and Deaths.....	5 20
hotel bill at Detroit, while on same business.....	1 75
" " " Chicago, " " " ".....	3 00
Amount carried forward.....	\$748 73

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

December 31, 1872.

Amount brought forward.....	\$748 73
S. D. Bingham, P. M.,	
To box rent for quarter ending Dec. 31, 1872.....	1 00
paper postage, \$1.35 ; letter postage, \$1.18.....	2 53

January 29, 1873.

James Youbanks,	
To 1 day cleaning windows and frames in office.....	1 50
Maria Youbanks,	
To 1 day's work cleaning windows and frames in Sec'y's office...	1 50
A. M. U. Express and W. U. Telegraph Co.'s,	
To express charges from Dec. 24, 1872, to January 28, 1873.....	3 00
telegrams for same time.....	5 33
Davis & Larned,	
To 3 chimneys, @ 15c, 45c ; 2 chimneys, @ 15c, 30c.....	75
2 " @ 10c, 20c ; 1 bracket, 40c.....	60
1 Argand burner and shade, \$1.25 ; 3 waste paper baskets, \$2.70	3 95
Buck & Blair,	
To upholstering 4 arm chairs.....	31 58
Allen & Wise,	
To 58 feet scantling, @ \$16, 93c ; 2 days' work, @ \$2.75, \$5.50...	6 43
smith work, 96c ; cartage, 25c.....	1 15
Mead & Ballard,	
To 6 office lamps, @ \$1.50, for brackets.....	9 00
Frank Wells,	
To sperm oil, 10c ; lamp chimney, 15c.....	25

January 30, 1873.

H. B. Baker,	
To expenses to Detroit, to get returns of Births, Marriages and	
Deaths corrected, as follows: car fare Detroit and return,	
\$5.20 ; hotel Detroit, \$4.....	9 20
H. Ferle & Co.,	
To 1 chair covered with leather, \$7 ; 1 book rest, \$1.....	8 00
3 desks, @ \$75, \$225 (Deduct \$45, making amount \$180)....	180 00
6 foot stools, @ \$1, \$6 ; 7 high stools, @ \$4.50, \$31.50.....	37 50
repair 3 drawers.....	25

February 26, 1873.

Am. Express Co.,	
To express charges from Jan. 29 to Feb. 24, 1873.....	12 15
Dart & Davis,	
To 1 night latch, \$1.50 ; 1 Yale lock, \$4.50.....	6 00
1 door bolt, 25c ; 1 hook and eyes, 10c.....	35
Amount carried forward.....	\$1,070 75

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,070 75
Holmes & Alsдорf,	
To 1 lb. gum Arabic, \$1 ; 1 lb. gum Arabic, \$1.....	2 00
1 gal. ker. oil, 35c ; 1 lb. gum Arabic, \$1.....	1 35
1 scrub brush, 35c ; $\frac{1}{2}$ lb. gum Arabic, 50c.....	85
1 lb. gum Arabic, \$1 ; 1 scrub brush, 30c.....	1 20
1 gal. ker. oil, 35c ; 1 lamp chimney, 10c.....	45
State Treasurer,	
To postage for office of Secretary of State.....	30 00
Richmonds & Backus,	
To 10 rms. cover paper, sample 31, @ \$7.....	70 00
1 " tea cover, 35 lb., No. 31.....	7 00

February 27, 1873.

T. B. Thrift,	
To 1 sheet tin.....	20

March 27, 1873.

S. D. Bingham, P. M.,	
To box rent for quarter ending March 31, 1873.....	1 00
paper postage, \$1.35 ; letter postage, \$6.34.....	7 69
State Treasurer,	
To postage for office of Secretary of State.....	25 00
W. U. Telegraph Co.,	
To telegram to Benzonia, \$11.71 ; to Manistee, \$11.71 ; to Sherman, \$15.73.....	39 15
telegram to Lincoln, \$11.71 ; to Chase, \$7.89 ; to Hersey, \$7.89.....	27 49
(The above telegrams were election notices.)	

April 30, 1873.

G. M. Hasty,	
To expenses going to Chicago and return, to make arrangements with Western Bank Note and Engraving Co. for engraving diagrams for the compilation of the census, hack and dinner, \$1.50 ; hotel bill at Chicago and hack, \$6.50 ; dinner and supper, \$1.50.....	9 50
State Treasurer,	
To postage for office of Secretary of State.....	35 00
Richmonds & Backus,	
To 1 box toilet pins, \$1.25 ; 3 Rogers' erasers, No. 209, 88c.....	2 13
1 gross rub. bands, No. 172, \$1.32 ; 1 box pens, 60c.....	1 92
1 rm. fool's cap, No. 51, \$3.71 ; 1 paper knife, No. 112, 40c....	4 11
Amount carried forward.....	\$1,336 79

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

May 1, 1873.

Amount brought forward	\$1,336 79
Richmonds & Backus,	
To 1 letter book, sample 247, \$1.75; 2 doz. thumb tacks, 50c.....	2 25
1 doz. balls twine, sample 267, \$1.20; 6 lbs. twine, @ 75c, \$4.50	5 70
12 lbs. twine, sample 275, \$3; 12 lbs. sample 276, \$3.....	6 00
2,000 sheets bond paper, sample 28, @ \$22	44 00
10 reams 24 lb. post, 24½c per lb.,—\$5.94 per rm., 60 "P"	59 40
6 " 20 lb. crown, 24½c per lb.,—\$4.95 per rm., 62 "P"	29 70
1 lb. Faber's rubber, sample 119.....	1 05
5 reams note paper, sample 41, @ \$1.60.....	8 00
1 " " " " 42.....	3 65
Am. Express Co. and W. U. Tel. Co.	
To express charges from March 1 to March 15, 1873.....	25
telegrams, " " " " " "	2 56
express charges, " " 26 " April 23, "	4 20
telegrams, 48c, 55c; delivery of telegram to sheriff of Sherman, \$11.....	12 03
Daily Post Co.,	
To daily one year from date, being to March 28, 1874, for office of Secretary of State	10 00

May 28, 1873.

O. H. Gilkey,	
To cash paid freight to J., L. & S. R. R. Co., on box for Secretary of State's office, 82c; drayage, 15c.....	97
F. Trostel,	
To 2 keys for Secretary of State's Office, @ 25c.....	50
Richmonds & Backus,	
To 2 reams 36x40 Man., sample 13, @ \$9.....	18 00
12 lbs. twine, sample 276, @ 25c	3 00
5 rms. fiat cap, 18 lbs., sample 55 M., @ \$4.09½.....	20 48
10 " cover paper, sample 31, @ \$7.....	70 00

May 29, 1873.

State Treasurer,	
To postage for office of Secretary of State.....	35 00
Am. Express and W. U. Tel. Cos.,	
To express, 40c, 50c, 30c, 30c, 40c, 40c, 30c	2 60
telegrams, 67c, 55c, 50c.....	1 72
Amount carried forward.....	\$1,677 85

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

June 25, 1873.

Amount brought forward.....	\$1,677 85
Secretary of State,	
To one telegram, 35c; 172 miles travel to Detroit and return, for the purpose of changing and correcting the notice of "proposals for contracts" for Detroit dailies, \$17.20; hotel bill, Detroit, \$2.50	20 05
S. D. Bingham,	
To box rent for quarter ending June 30, 1873.....	1 00
paper postage, \$1.35; letter postage, \$10.69.....	12 04
Richard Godfrey,	
To $\frac{1}{2}$ day's work washing windows in Secretary's Office.....	88
Richmonds & Backus,	
To 9 rms. purple cover, sample 30, @ \$4.50.....	40 50
1 waste basket, 75c; 10 rolls ribbon, sample 256, \$3.....	3 75

July 30, 1873.

State Treasurer,	
To postage for office of Secretary of State.....	30 00
O. H. Gilkey,	
To cash paid freight on box C. Laws returned, \$2.05; cartage, 25c.....	2 30
United States Express Co.,	
To 4 p., Sec. of State, \$7; 1 p., Daniel Striker, 25c.....	7 25
1 p., sent from Sec. of State.....	1 50
Detroit Tribune Co.,	
To 1 copy Gazetteer of Michigan for Secretary's Office.....	4 00
advertise proposals for contracts, 22 sqr., o. a. w., 6 t. and affidavit.....	54 15
G. M. Hasty,	
To cash paid for Lansing City Directory, for use of office.....	2 50

July 31, 1873.

State Treasurer,	
To postage for office of Secretary of State.....	50 00
Western Bank Note & Engraving Co.,	
To engraving 8 diagrams, and printing, and paper, 6,500 impressions of each.....	315 00
Am. Express Co.,	
To express, 25c, 25c, 25c, 25c, 25c, \$5.80.....	7 05
" \$1.10, \$4.25, \$4.35, \$4.75, \$2.65, 50c, 75c.....	18 35
Richmonds & Backus,	
To 15 reams 36 lb medium, sample 66 P, @ \$12.20.....	183 00
1 doz. Arnold's ink, sample 98.....	5 35
$\frac{1}{2}$ " Morgan's mucilage pots, sample 245, @ \$1.20.....	7 20
60 " rubber bands, sample 172, @ 11c.....	6 60
Amount carried forward.....	\$2,450 32

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$2,450 32
Detroit Tribune Co.,	
To daily one year to 1st Jan., 1874, to Secretary of State.....	10 00
<hr/>	
<i>August 1, 1873.</i>	
Detroit Post Co.,	
To publish "proposals for contracts," as per bill annexed, 22 f. 6 t.	53 90
<hr/>	
<i>September 3, 1873.</i>	
State Treasurer,	
To postage for the office of Secretary of State.....	30 00
Foltz & Fuller,	
To 2½ days' work repairing desk, @ \$2.75, \$6.18; draying, 50c....	6 68
nails, 60c; screws, 10c; 25 feet black walnut lumber, \$2.50..	3 20
Mary Coops,	
To 1 day's work cleaning back office.....	1 75
1 day of husband, \$1.75; 1 day of boy, \$1.50	3 25
Grove & Whitney,	
To 1 pr. butts, 25c; 2 yds. jack chain, @ 10c, 20c.....	45
10 lbs. nails, 70c; 50 lbs. nails, \$3; 50 lbs. nails, \$3.....	6 70
Daniel W. Buck,	
To 2 desks, @ \$35 each.....	70 00
G. M. Hasty,	
To cash paid for certified copies of Territorial Laws, at Washing-	
ton, from the State Department	3 00
telegraphing to Mr. Collier on State business, Lansing to Bat-	
tle Creek.....	1 05
Detroit Free Press,	
To advertise proposals for contracts, as per bill annexed, 22 f. 6 t.,	
\$53.90; affidavit, 25c.....	54 15
Richmonds & Backus,	
To 1 doz. rulers, No. 250, \$3; 1 doz. weights, No. 223, \$5.76....	8 76
1 " paper folders, sample 104, \$2; ½ doz. sponge cups, \$1.20	3 20
1 pr. shears, sample 109, \$2; 2 gross pens, sample 89, \$1.10..	3 10
4 reams Demy, sample 64 Perfect, @ \$9.....	36 00
5 " super-royal, 54 lb, sample 66 Perfect, @ \$20.25	101 25
Am. Express Co. and W. U. Tel. Co.,	
To express, 25c, 30c, 25c, 60c, 30c, 25c, 30c, \$1.....	3 25
" 25c, 50c, 30c, \$1.25, 50c, \$1, 25c.....	4 05
telegrams, 70c, 70c, 60c.....	2 00
<hr/>	
<i>September 24, 1873.</i>	
Foltz & Fuller,	
To 1 cherry desk for Secretary of State's Office.....	65 00
Amount carried forward.....	\$2,921 06

Secretary of State vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward	\$2,921 06
Foltz & Fuller,	
To 12 book rests, @ 75c, \$9; 2½ days' work, @ \$2.75, on foot stools, platform and paper holders at office, \$6.88	15 88
lumber, \$1.45; knobs and oil for same, 55c	2 00
brass, 50c; nails, 25c; draying, 25c	1 00
Cannell & Edmonds,	
To binding 7 feet matting, @ 25c	1 75
E. F. Cooley,	
To pipe in room 31 1-6 feet @ 20c, \$6.23; time changing old pipe, 5 hours @ 40c, \$2; 1 2-light slide pendant, \$4.50	12 73
3 1-light slide pendants, @ \$4, \$12; 5 argand burners, shades, frames, etc., @ \$3, \$15	27 00
12 feet pipe, @ 20c, \$2.40; 4 ½ couplings, @ 10c, 40c	2 80
S. D. Bingham, P. M.,	
To box rent for quarter ending Sep. 30, 1873	1 00
paper postage, \$1.35; letter postage, \$5.33	6 68
A. A. Nichols,	
To 1 broom, 50c; 1 castile soap, 30c; 1½ rope, @ 50c, 56c	1 36
2 bars soap, 25c; salt, 32c; scrub brush, 15c; broom, 35c	1 07
Richmonds & Backus,	
To ½ doz. tape, sample 255, \$4.50; 2 doz. penholders, 80c	5 30
2 doz. thumb tacks, No. 259, \$1; 1 bottle ink, No. 98, 45c; 1 bottle blue ink, no sample, 35c	1 80

September 25, 1873.

State Treasurer,	
To postage for office of Secretary of State	25 00
A. R. Thayer,	
To 2 brushes, 35c; sperm oil, 15c; sponge, 40c	90
1 barrel, \$1; 10 lbs. copperas, 80c; 1 lb. gum Arabic, \$1.25 ..	3 05
1½ lbs. castile soap, 45c; 1 lb. gum Arabic, \$1.25; 1 lb. ditto, \$1.25	2 95
1 lb. gum Arabic, No. 1, \$1; 24 sponges, \$1.20	2 20
U. S. Express Co.,	
To freight on 3 p., 75c; on 1 p., 75c; on 1 p., 30c	1 80
Am. Express Co.,	
To express, 25c, 60c, 50c, 30c, 40c, 25c, 50c, 30c	3 10
" 30c, 55c, 25c, 30c, 50c, 25c	2 15
Total for General Allowances	<u>\$3,042 58</u>

Secretary of State vs. The State of Michigan.

PRINTING.

October 31, 1872.

W. S. George & Co.,

To printing 500 working blanks, list of counties.....	\$3 50
“ 100 circulars, B., M. and D., 70c; comp'n, 95c.....	1 65
“ 500 circulars to Co. Clerks.....	3 50
“ 2,500 circulars, notice of report sent.....	17 50
comp'n on Laws of Michigan for solemnization of marriages, record and return of births, marriages and deaths, 21,588 ems, @ 48c.....	10 36
press work on same, 4 tokens, @ 40c.....	1 60
printing 300 covers for same, @ 70c.....	2 10
comp'n on covers, 3,696 ems, @ 45c.....	1 66
comp'n on 4th annual registration report of Sec. of State, with contents, laws, etc., 2,432,136 ems, @ 45c.....	1,094 46
press work on same, 1,300 tokens, @ 38c.....	494 00
correcting alterations from copy, 10 hours @ 50c.....	5 00
printing 3,800 covers for same.....	26 60
comp'n on Census and Social Statistics, from page 97 to page 192 inclusive, royal octavo like Comp. Laws, 971,520 ems, @ 48c.....	466 33
press work on same, 300 tokens, @ 40c.....	120 00

November 27, 1872.

W. S. George & Co.,

To printing 1,000 blanks, No. 27, 2 sides.....	10 00
“ 100 notices requesting canvass, 70c; comp'n, 45c....	1 15
comp'n on Census and Social Statistics, from page 193 to 288 inclusive, royal octavo like Comp. Laws, 955,340 ems, @ 48c	458 56
press work on same, 300 tokens, @ 40c.....	120 00

December 27, 1872.

W. S. George & Co.,

To printing 500 blank requisitions, \$3.50; printing 3,000 blank patents, \$21.....	24 50
printing 1,000 blanks “D,” with assignment clause.....	7 00
“ 100 certificates of election, 70c; comp'n, 4,898 ems, \$2.20.....	2 90
printing 100 certified list of election.....	70
comp'n on same, 4,898 ems, @ 45c.....	2 20
printing 1,000 blank direction labels, \$7; printing 500 agents, commissions, \$3.50; 500 blank warrants, 2 sides, \$5.....	15 50
printing 1,000 notary coms., short term, \$7; printing 3,000 notary coms., long term, \$21; 500 gen'l coms., \$3.50.....	31 50
printing 500 Commissioner of Deeds commissions.....	3 50
“ 2,000 slips to accompany books.....	14 00

Amount carried forward.....	\$2,939 77
-----------------------------	------------

Secretary of State vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$2,939 77
W. S. George & Co.,	
To printing 100 certificates of election each for Governor, Lieut. Governor, Sec. of State, Aud. General, General Commissioner of Land Office, Attorney General, State Treasurer, Supt. of Public Instruction, members of State Board of Education, Representatives in Congress, viz.: 1st, 2d, 3d, 4th, 5th, 6th, 7th, 8th, and 9th Districts, 18 in all, at 70c each comp'n on each of above, 4,392 ems, making in all 79,056 ems, @ 45c.....	12 60
reprinting certificates of election for Governor, 100.....	35 57
comp'n on same, 4,392 ems, @ 45c.....	70
printing 500 blanks for distribution of statutes.....	1 97
comp'n on Census and Social Statistics, from page 289 to 416 inclusive, in royal octavo size like Comp. Laws, 1,287,270 ems, @ 48c.....	3 50
press work on same, 400 tokens @ 40c.....	617 89
correcting alterations from copy, 3½ hours @ 50c.....	160 00
	1 75

January 30, 1873.

W. S. George & Co.,	
To comp'n on Census and Social Statistics, from page 417 to 496 inclusive, in royal octavo like Comp. Laws, 809,600 ems, @ 48c.....	388 61
press work on same, 250 tokens @ 40c.....	100 00
printing blank invoice register, 100 sheets, 2 sides.....	1 00
comp'n, 6,336 ems, @ 45c.....	2 85
printing blank shipping register, 100 sheets, 2 sides.....	1 00
comp'n, 6,336 ems @ 45c.....	2 85
printing 500 blanks, certificates of filing.....	3 50
“ 500 “ form 1.....	3 50

February 26, 1873.

W. S. George & Co.,	
To printing 100 blank notices of election to sheriffs.....	70
comp'n on same, 1,638 ems.....	74
printing 3,500 blanks Aa, 2 sides, \$35; 3,000 Ff, 2 sides, \$30.....	65 00
“ 2,000 “ No. 72, 2 sides, \$20; 500 Aa, 2 sides, \$5.....	25 00
“ 200 “ Ff, 2 sides, \$2; 100 notices to Co. Clerks, 70c; comp'n, 1,260 ems, @ 45c, 57c.....	3 27

March 27, 1873.

W. S. George & Co.,	
To comp'n on ann'l report of Co. Supts. of Poor in 1872, 154,210 ems, @ 45c.....	69 39
Amount carried forward.....	\$4,441 16

Secretary of State vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,441 16
W. S. George & Co.,	
To printing 2,000 covers for same, @ 70c.....	14 00
comp'n on Census and Social Statistics, from page 497 to 624 inclusive, in royal octavo size like Compiled Laws, 1,295,360 ems, @ 48c.....	621 77
press work on same, 400 tokens @ 40c.....	160 00

May 1, 1873.

W. S. George & Co.,	
To printing 1,500 blanks, notice to Co. Clerks.....	10 50
“ 1,000 notary blanks, \$7; 1,000 No. 2, \$7.....	14 00
“ 500 blanks, request to Co. Clerks.....	3 50
“ 500 “ educating poor D., D. and B.	3 50
erroneously omitting to add into <i>grand total</i> of <i>printing bill</i> for <i>March</i> the extension or amount for <i>press work</i> on 153 tokens of ann'l Report of Poor at 38c.....	58 14

May 28, 1873.

W. S. George & Co.,	
To printing 100 circulars, “Act to amend Sec. 43 of Comp. Laws” comp'n on same, 2,220 ems, @ 45c.....	70 1 00
printing 2,000 blanks, No. 36, 2 sides.....	20 00
“ 1,100 “ “ “ and B.....	7 70
“ 500 circulars, contract letting of Marquette R. R., 2 sides.....	5 00
printing 100 blanks, notice to sheriffs.....	70
comp'n on same, 4,270 ems, @ 45c.....	1 92
printing 100 certificates of election, 70c; comp'n, \$1.92.....	2 62
“ 500 blanks “T,” list of supervisors, etc., 2 sides.....	5 00
“ 2,000 “ No. 27, 2 sides.....	20 00
“ 100 “ certificates of election, Regents of University.....	70
comp'n on same, 4,270 ems, @ 45c.....	1 92
“ 100 blank certificates of election, Justice of Supreme Court, 70c; comp'n on same, 4,270 ems, @ 45c, \$1.92.....	2 62

June 26, 1873.

W. S. George & Co.,	
To printing 1,500 blanks “A,” 2 sides, \$15; 1,000 “D,” \$10.....	25 00
“ 800 “ “F,” “ “.....	8 00
“ 500 “ to counties for names of children.....	3 50
“ 500 “ “N”.....	3 50
Amount carried forward.....	\$5,436 45

Secretary of State vs. The State of Michigan.

PRINTING.

July 31, 1873.

Amount brought forward.....	\$5,436 45
W. S. George & Co.,	
To printing on postal cards 200 notices to members of Legislature	1 40
comp'n on same, 840 ems @ 45c.....	38
printing on postal cards, 300 notices to publishers.....	2 10
comp'n on same, 840 ems @ 45c.....	38
printing 100 notices to Co. Clerks, 70c; comp'n on same, 91c	1 61
comp'n on Census and Social Statistics, from page 624 to end,	
also title page, introductory and summary, in royal octavo	
page like Comp. Laws, 1,518,405 ems, @ 48c.....	728 83
press work on same, 675 tokens @ 40c.....	270 00
press work on introductory, summary and index for 300 copies	
in pamphlet, 60 tokens @ 40c.....	24 00
correcting alterations from copy in entire work, and making	
over forms, 43 hours @ 50c.....	21 50
printing 300 covers for pamphlets, @ 70c.....	2 10
comp'n on covers, 2,030 ems, @ 45c.....	91

September 3, 1873.

W. S. George & Co.,	
To printing notice to officers of Legislature, documents sent, on	
100 postal cards, 70c; comp'n on same, 840 ems @ 45c, 38c	1 08
printing 1,000 plats, 2 sides, \$10; 500 blanks "O," 2 sides, \$5	15 00

September 25, 1873.

W. S. George & Co.,	
To printing 100 notices to Co. Clerks, 70c; comp'n, 54c.....	1 24
" 500 blanks, ann'l reports of sheriffs, 2 sides.....	5 00
" 100 notices ann'l report sent, 70c; comp'n, 38c.....	1 08
" 100 notices, statistical, 70c; comp'n, 38c.....	1 08
" 500 jail record blanks, 2 sides.....	5 00
" 500 condensed annual statements, 2 sides.....	5 00
" 500 instructions for filling blanks.....	3 50
" on 100 postal cards, 70c; comp'n 920 ems, 41c.....	1 11
Total for Printing.....	\$6,528 75

BINDING.

October 31, 1872.

W. S. George & Co.,	
To binding and lettering 1 index of births.....	\$2 50
" 10 vols. U. S. Statutes, royal octavo, full law leather	
binding.....	12 50
Amount carried forward.....	\$15 00

Secretary of State vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$15 00
W. S. George & Co.,	
To press. 500 working blanks, 20c ; ruling 500 same once, 65c....	85
ruling 200 sheets working blanks 3 times.....	1 05
press. and trim. 2,500 blanks, No. 33, @ 9c.....	2 25
“ “ “ 500 “ “ 34, @ 9c.....	45
dry. and Press. 244,000 sigs., Registration Report, 4½c.....	109 80
folding 244,000 sigs., Registration Report, 5c.....	122 00

November 27, 1872.

W. S. George & Co.,	
To trimming 1,000 blanks, No. 27, 40c ; press. and trim. 100 cir-	
culars to Co. Clerks, 9c.....	49
binding 100 1st and 2d Registration Report, full cloth covers,	
25c.....	25 00
binding 100 3d Registration Report, same.....	25 00
“ 200 4th “ “ “ @ 32c.....	64 00

December 27, 1872.

W. S. George & Co.,	
To press. and trim. 500 requisitions, 45c ; folding same, 25c.....	70
binding 3,800 4th Registration Reports, paper covers, 10c.....	380 00

January 30, 1873.

W. S. George & Co.,	
To press. and trim. 500 orders for laws.....	45
dry. and press. 650 signatures constitution, @ 4½c.....	28
folding 650 signatures constitution, @ 5c.....	33
stitching 50 copies, 13c ; cover. and trim. 50 copies, 25c.....	38
ruling 200 sheets paper for election return record 4 times....	1 40
binding 7 quires same, Russia ends and bands, @ \$1.60.....	11 20
paging same, 70c ; 100 file boards, \$1.....	1 70
press. and trim. 200 circulars, regulations as to fugitives.....	18
“ “ “ 3,000 patents, \$2.70 ; 1,000 patents, assign-	
ment clause, 90c.....	3 60
press. and trim. 500 commissions.....	45
“ “ “ 500 “ to com'r deeds.....	45
“ “ “ 1,000 “ “ notary pub., short term.....	90
“ “ “ 3,000 “ “ “ long term.....	2 70
“ “ “ 500 “ “ agents.....	45
“ “ “ 500 “ “ “.....	45
folding 500 requisitions, 25c ; binding 2 vols. Ag'l Rep'ts, \$2.....	2 25
ruling 500 sheets engraving paper 4 times.....	2 60
Amount carried forward.....	\$776 36

Secretary of State vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$776 36
W. S. George, & Co.	
To folding and trimming 500 sheets same.....	45
press. and trim. 500 certificates of filing.....	45
" " " 500 blanks, form 1.....	45
binding 3 vols. Agricultural Reports.....	3 00
press. and trim. 2,000 blanks 7, @ 9c.....	1 80
" " " 3,200 " "Ff," @ 9c.....	2 88
" " " 3,500 " "Aa," @ 9c.....	3 15
ruling 3,500 blanks, "Aa," 3 times.....	10 95
" 3,200 " "Ff," 3 ".....	10 05

March 27, 1873.

W. S. George & Co.,	
To re-binding Session Laws 1872, and including Joint and Concurrent Resolutions in volume.....	75

May 1, 1873.

W. S. George & Co.,	
To binding 23 qrs. Record of Marriages 1870, Russia ends and bands, @ \$1.60, \$36.80; ruling 500 sheets 4 times, \$2.60....	39 40
folding 500 engrossing paper, 25c; trim. 500 same, 20c.....	45
press. and trim. 1,500 circulars, act to amend Sec. 703 C. Laws.....	1 35
binding 4 large index books, Births, Marriages and Deaths...	10 00
press. and trim. 1,000 blanks, No. 2, 90c; 500 No. 35, 45c....	1 35
" " " 1,000 notary commissions.....	90
making 104 memo. blanks, \$2; press. and trim. 1,100 "Act to provide for collecting information of the Insane," 99c.....	2 99
press. and trim. 500 "Act for Educating D., D. and Blind"....	45

May 28, 1873.

W. S. George & Co.,	
To press. and trim. 100 acc'ts Co. Clerks' returns.....	09
" " " 100 circulars, jail record.....	09
" " " 2,000 blanks, No. 36.....	1 80
ruling 200 sheets 4 times.....	1 40
binding 5 qrs. record State Roads, full bound cap.....	1 00
paging same, 50c.....	50
press. and trim. 500 "Notice of letting Mackinaw and Marquette R. R.," 45c; press. and trim. 500 blanks, "T," 45c....	90
ruling 500 same 4 times.....	2 60
press. and trim. 2,000 blanks, No. 27.....	1 80

Amount carried forward.....	\$877 36
-----------------------------	----------

Secretary of State vs. The State of Michigan.

BINDING.

June 26, 1873.

Amount brought forward.....	\$877 36
W. S. George & Co.,	
To ruling 200 sheets record paper 4 times.....	1 40
binding 7 qrs. Record of Election Returns, Russia ends, medium, @ \$1.60, \$11.20; paging same, 68c.....	11 88
ruling 200 sheets paper 4 times.....	1 40
binding 7 qrs. articles of association, full bound, Russia ends and bands, @ \$1.60, \$11.20; paging same, 68c.....	11 88
press. and trim. 500 blanks, to return names of children previously omitted, 45c; ruling same twice, \$1.30.....	1 75
press. and trim. 1,500 blanks, "A," \$1.35; ruling 1,500 same 6 times, \$9.90; folding 1,500 same, @ 5c, 75c.....	12 00
stitching 300 same, @ 25c, 75c; press. and trim. 1,000 blanks "D," 90c; ruling 1,000 same 6 times, \$6.90.....	8 55
folding 1,000 same, 50c; stitching 200 same, @ 25c, 50c.....	1 00
press. and trim. 800 blanks, "F," 72c; ruling 800 same 6 times, \$5.70; folding 800 same, 40c.....	6 82
stitching 800 same, not in contract.....	50
press. and trim. 500 blanks "N," 45c; ruling same twice, \$1.30.....	1 75

July 31, 1873.

W. S. George & Co.,	
To ruling 500 sheets index paper 4 times.....	2 60
binding and cutting index in 6 books by agreement with Dep. Sec., @ \$2.50.....	15 00
binding 2 qrs. U. S. Census Schedule, full bound, Russia ends and bands, @ \$1.60.....	3 20

September 25, 1873.

W. S. George & Co.,	
To press. and trim. 500 blanks "O," 45c.....	45
ruling same 4 times, \$2.60; ruling 200 sheets, \$1.40.....	4 00
binding 7 qrs. Congressional Land Grants, Russia ends and bands, @ \$1.60, \$11.20; paging same, 80c.....	12 00
press. and trim. 100 sheets plats.....	90
binding 36 qrs. plats, on super-royal paper in full Russia, extra, not in contract, \$2.....	72 00
ruling 908 sheets plats 4 times, \$4.20; 7 outside linen covers for same and lettering same, \$14.....	18 20
binding 8 qrs. Record of Marriages, 1870, Russia ends and bands, @ \$1.60, \$12.80; paging same, 70c.....	13 50
binding 17 qrs. Record of Deaths 1870, Russia ends and bands, @ \$1.60, \$27.20; paging same, \$1.60.....	28 80

Amount carried forward.....	\$1,106 94
-----------------------------	------------

Secretary of State vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$1,106 94
W. S. George & Co.,	
To press. and trim. 500 each of 3 forms of Jail Record blanks,	
\$1.35 ; ruling 500 same 8 times, \$5.20.....	6 55
press. and trim. 500' Sheriffs' Annual Reports.....	45
Total for Binding	<u>\$1,113 94</u>

RECAPITULATION.

General Allowances.....	\$3,042 58
Printing.....	6,528 75
Binding.....	<u>1,113 94</u>
Total Allowances to Secretary of State.....	<u>\$10,685 27</u>

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

F. F. Russell,	
To 1 box Gillott's pens, No. 303, \$1.25; $\frac{1}{2}$ gross Spencerian, 31c.	\$1 56
Richmonds & Backus,	
To 13 rms. double cap, 36 lbs., 17x28, sample 55 M.....	106 47
37 " flat cap, 18 lbs., 14x17, sample 55 M.....	151 51
60 " crown paper, sample No. 62, 22 lbs., @ 22 $\frac{1}{2}$ c.....	300 30
18 " double crown, " " 62, @ \$10.01.....	180 18
Jacob Bone,	
To hauling blanks for Aud. Gen'l's Office.....	1 00
Mead & Ballard,	
To 3 chimneys, 30c; 1 10-in. porcelain shade, \$1.....	1 30
1 fount or chandelier lamp, 30c; 1 feather duster, \$3.50.....	3 80
3 chimneys, @ 12 $\frac{1}{2}$ c, 37c; 4 chimneys, @ 10c, 40c.....	77

October 31, 1872.

Richmonds & Backus,	
To 62 reams double cap, sample 53, 24 lbs., @ \$5.46.....	338 52

November 27, 1872.

J. Foltz,	
To 86 boxes, @ 68c	58 48
Charles Munson,	
To drawing load of blanks from printing office	1 00
L. B. Baker,	
To use of horse and wagon and hauling blanks, 2 loads at 25c each	50
Mead & Ballard,	
To 1 burner, 50c; 2 chimneys, 25c; 1 doz. wicks, 15c.....	90
11-12 doz. office pendants, @ \$13, \$11.91; 1-12 doz. brackets,	
@ \$13, \$1.09; 11-12 doz. smoke bells, @ \$3, \$2.75.....	15 75
1 safety lamp, \$4.25; shade holder, 37c.....	4 62
4 argand safety lamps, @ \$4.75, \$19; 4 10-in. German cone	
shades, @ 75c, \$3; 4 10-in. cone shade holders, @ 37c, \$1.48	23 48
6 argand chimneys, @ 10c.....	60
Richmonds & Backus,	
To 6 reams 24 lb. folio post, Perfect No. 6, @ \$5.94.....	35 64

December 27, 1872.

A. M. U. Express and W. U. Tel. Cos.,	
To express charges from Sep. 24 to Nov. 14, 1872.....	9 40
telegrams same time	13 89
A. M. U. Express Co.,	
To express, 25c; do., \$1.50.....	1 75
Amount carried forward.....	\$1,251 42

BOARD OF STATE AUDITORS.

83

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,251 43
W. S. George & Co.,	
To Republican one year to No. 970, to Auditor General.....	2 00
F. F. Russell,	
To $\frac{1}{2}$ box No. 1 Spencerian pens, \$1.40	1 05
Richmonds & Backus,	
To 6 gross pens, sample 88, @ \$1.05, \$6.30; 6 gross sample 90, @ \$1.05, \$6.30; 4 gross sample 93, @ \$1.05, \$4.20.....	16 80
3 gross sample 94, @ 42c.....	1 26
1 doz. rubber penholders, \$4; 1 letter book, leather, \$3.25....	7 25
3 doz. pkgs. small pins, \$3; 4 doz. pkgs. large, @ \$1.25, \$5....	8 00
1 rubber for stamp, \$1; 2 pr. shears, No. 109, @ \$2, \$4.....	5 00
6 lbs. twine, sample 273, @ 40c, \$2.40; 6 lbs twine, sample 275, @ 25c, \$1.50.....	3 90
10 lbs. twine, sample 276, @ 25c, \$2.50; 1 lb. rubber, sample 125, \$1.05.....	3 55
2 lbs. rubber, sample 123, @ \$1.05.....	2 10
Buck, Hoyt & Co.,	
To 1 couch, \$17; 3 chairs, @ \$8, \$24	41 00
8 chairs, @ \$3.25, \$26; 3 cushions, @ \$5, \$15.....	41 00
Davis & Larned,	
To 1 letter book basin, 50c; 1 soap jar, \$2.50.....	3 00
O. H. Gilkey,	
To paid freight as per bill annexed, \$1.06; cartage, 38c.....	1 42
Hoyt Post, State Reporter,	
To copy, with head notes, of opinion of Supreme Court, in case of Butler vs. Supervisors of Saginaw County, for Aud. Gen'l	5 00

January 29, 1873.

A. M. U. Express & W. U. Tel. Cos.,	
To express charges from December 27, 1872, to Jan. 18, 1873....	1 95
telegrams.....	55
P. C. Ayers,	
To 1 box, 50c; repairing locks, 90c; repairing locks, 75c.....	2 15
repairing drawers, 75c; ditto, \$2.10; lumber and labor, \$1.65.	4 50
D. K. Fuller,	
To rods for chairs, \$1.75; turning, 40c; lamp iron, \$1.25.....	3 40
1 $\frac{1}{2}$ days' work, @ \$2.75, \$4.81; 1 lock, 50c; 1 lock, \$1; screws, 10c.....	6 41
$\frac{1}{4}$ day's work, @ \$2.75, \$1.38; register, 75c.....	2 13
2 $\frac{1}{2}$ days' work putting in register and fix table, @ \$2.75.....	6 87
rugs for stools, \$2.25; nails and screws, 30c; $\frac{1}{2}$ doz. platforms, \$3	5 55
$\frac{1}{2}$ doz. foot stools, @ 75c, \$4.50; time and material for partition between Co. tax books, \$2.75; putting rods in stools, \$1.50.....	8 75
Amount carried forward.....	\$1,436 01

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,436 01
Richmonds & Backus,	
To 2 impression books, 13x19, @ \$6, \$12; 4 reams super-royal P., @ \$20.20, \$80.80; add 5c per rm., 20c.....	93 00
1 ream manilla paper, sample 16, \$12; 1 paper basket, \$1....	13 00
2 cap diaries, @ \$1.50, \$3; 1 cap diary, No. 14, \$3.50.....	6 50
ream 60 lb. manilla, not in contract.....	9 00

January 30, 1873.

Richmonds & Backus,	
To 1 letter press, 15x20.....	30 00
Frank Wells,	
To 2 counter brushes, \$2; 1 bottle cement, 35c; paint brush, 40c.....	2 75

February 26, 1873.

L. K. Hewett & Co.,	
To ½ pay for feather duster.....	1 50
Dart & Davis,	
To 10 lbs. nails, 70c; 1 foot chain, 15c; 2½ lbs. twine, @ 60c, \$1.35.....	2 20
1 doz. screws, 15c; rope, 35c; 4 pulleys, @ 25c, \$1.....	1 50
4 snaps, @ 12½c, 50c; 10 lbs. nails, 70c; 5 sash weights, @ 50c, \$2.50.....	3 70
rope, 67c; 10 scur pulleys, \$1.88; 6 snaps, @ 12½c, and 1½ rope, @ 30c, \$1.13.....	3 68
6 sash weights, @ 50c, \$3; 10 lbs. nails, 70c; 1 dipper, 30c....	4 00
Buck & Blair,	
To 4 desk chairs, 2 @ \$4, 2 @ \$5.....	18 00
Brisbin & Conely,	
To 2 lbs. gum Arabic.....	2 00
J. Esselstyn & Sons,	
To ½ doz. sand soap.....	50
C. H. Thompson,	
To expenses to Corunna and return to examine record, by order of Aud. General.....	2 65
Hoyt Post, State Reporter,	
To copy of Opinion of Supreme Court—Atwell vs. Zeluff.....	5 00
Richmonds & Backus,	
To 1 ream 30x40 manilla, not in contract.....	16 66
1 " blotting paper, sample 1.....	16 80

February 27, 1873.

Richmonds & Backus,	
To 5 lead pencils, red and blue, not in contract, @ 60c.....	3 00
15 M envelopes, printed, @ \$2.25.....	33 75
Amount carried forward.....	\$1,705 20

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,705 20
T. B. Thrift,	
To 6 prs. brass hinges, \$1.50; 6 doz. screws, 30c.....	1 80

March 27, 1873.

S. Price,	
To Calvert's Map of Michigan and Wisconsin, for Aud. General's Office.....	4 00
Am. Express Co..	
To express charges from Feb. 28 to March 27, 1873.....	2 70

April 30, 1873.

D. K. Fuller,	
To 4½ days' work at Auditor's Office repairing desk, chairs, drawers, etc., @ \$2.75, \$12.38; 20 chair rods, @ 10c, \$2.....	14 38
screws, 25c; nails, 30c; lumber, 90c; sand paper, 10c; stain, 20c.....	1 75
68 chair rods, @ 10c, \$6.80; 3 days putting in same and repairing stools, @ \$2.75, \$8.25; screws, nails and wood rods, 46c	15 51
2 days fixing drawers and doors in Bennett's office.....	5 50
lumber and nails for same, 35c; leather for stool covers, 75c..	1 10
1 day repairing and cushioning stools and fix latches.....	2 75
rods and repairing Auditor General's chair.....	75
Richmonds & Backus,	
To 3½ carmine, sample 103, @ \$2.25, \$7.50; 2 waste paper baskets, \$2; 1 doz. Morgan's mucilage, \$2.50.....	12 00
1 gross Faber's pencils, No. 2 Hex., \$7; 1 gross Faber's pencils, No. 2 R. G., \$6; 3 balls linen twine, 75c.....	13 75
5 boxes pencil crayons, \$1.50; ¼ doz. reference files, No. 3, @ \$2.50, 63c; ¾ doz. reference files, No. 2, @ \$2, \$1.33.....	3 46
3 Morgan's patent mucilage pots, No. 245.....	3 60
4 Silliman's ink stands, No. 234, \$1.50; 3½ doz. penholders, No. 229, 88c; 1 gross rubber bands, No. 172, \$1.32.....	3 70
2½ doz. Faber's blue pencils, No. 85, \$1.88; 2 5-12 doz. Faber's red pencils, No. 84, \$1.81; 3 doz. Faber's green pencils, \$2.25	5 94
1 lb. Faber's artist gum, No. 119, \$1.05; ½ lb. Faber's artist gum, No. 123, 35c; ½ lb. ditto, No. 124, 53c.....	1 93
½ gross rubber bands ½ inch, assorted, not in contract.....	1 30
1 gross amalgam pens, No. 92, 42c; 1 gross Falcon, 42c.....	84
1 gross of J. Gillott's pens, No. 89, 55c; 1 5-6 gross Washington Medallion pens, \$1.50; 1 gross Commercial pens, 75c.....	2 80
2½ gross Am. Congress pens, \$1.87; 1 gross Albuta pens, 75c..	2 62
1 gross Merchantile pens, 75c; 1 gross Lincoln pens, 75c.....	1 50
½ gross J. Gillott's No. 169 pens, 50c; 1 gross Gillott's 202 pens, \$1; ½ gross R. and B. quill pens, 37c.....	1 87

Amount carried forward.....	\$1,810 75
-----------------------------	------------

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

May 1, 1873.

Amount brought forward.....	\$1,810 75
Am. Express Co.,	
To express charges from March 27 to April 15, 1873.....	4 60

May 2, 1873.

Daily Post Co., Detroit,	
To daily one year, being to March 28, 1874, Aud. Office.....	10 00

May 28, 1873.

D. K. Fuller,	
To elevator in Auditor's Office, bill of lumber at A. and W.,	
\$12.35; draying, 50c; nails and hooks, \$1.....	13 85
walnut lumber, 50c; bolts and loops, 40c; S. butt and screws,	
55c.....	1 45
rope, 75c; door hooks, 75c; pulleys, \$1.50; draying, 25c....	3 25
12½ days' work, @ \$2.75, \$34.37; paint bill, \$1.20.....	35 57
bolts and catch for head light, 25c; work putting in same, 50c	75
Brisbin & Conely,	
To 1 tooth brush for cleaning stamp, 15c; 2 lbs. gum Arabic, \$2	2 15
H. F. Cooley,	
To 3 argand burners, chimneys, extension frames and porcelain	
shades.....	9 00
Auditor General,	
To paying bill of G. P. Voorhies for copying answer in case of	
Campau vs. Aud. Gen'l, Sup. Court.....	1 50
Wm. Humphrey,	
To expenses at Detroit at Supreme Court case of Campau vs. Aud.	
General, hotel bill, \$3.26; mileage, 172 miles @ 10c, \$17.20	20 45
W. S. George & Co.,	
To 100 file boxes 4½x4½x10½—220 cubic inches, @ 40½c.....	40 50
Am. Express and W. U. Tel. Cos.,	
To express, 25c, 55c, 25c.....	1 05
telegrams, 50c, 65c, \$1.25.....	2 40
D., L. & L. M. Tel. Co.,	
To telegraphing from Collier, Detroit, 65c; to Att'y General,	
Grand Rapids, 65c.....	1 30
Richmonds & Backus,	
To 16 reams 16x26, 24 lbs., sample 56, @ 22½c per lb.....	87 36
16 " ditto, \$87.36; 14 reams ditto, \$76.44.....	163 80
7 " 19½x31, 44 lbs., sample 62, @ 22½c per lb.....	70 05
7 " ditto, \$70.05½; 7 reams ditto, \$70.05½.....	140 11
7 " ditto, \$70.05½; 6 405-500 reams ditto, \$68.15½.....	138 21
7 " ditto, \$70.05½; 7 reams ditto, \$70.05½.....	140 11
7 " ditto, \$70.05½; 9 " ditto, \$90.09.....	160 15
9 " ditto.....	90 09
Amount carried forward.....	\$2,048 45

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$2,948 45
Richmonds & Backus,	
To 14 reams 16x26, 24 lbs., sample 56, @ 22½c per lb.....	76 44
14 " ditto, \$76.44; 14 rms. ditto, \$76.44; 14 rms. do., \$76.44.....	239 32
6 " 19x31, 44 lbs., sample 62, @ 22½c per lb.....	60 06
14 " 22 lb. Demy, @ \$5.01½.....	70 21
18 " 16x26, 24 lb. Demy, @ \$5.46.....	98 28
18 " ditto, \$98.28; 18 reams ditto, \$98.28.....	196 56
18 " ditto, \$98.28; 20 reams 14x17, 18 lb. Demy, @ \$4.09½, \$81.90; 10 reams ditto, \$40.95.....	221 13
14 reams 16x21, 22 lb. Demy, @ \$5.01½.....	70 21
14 " ditto, \$70.21; 14 reams ditto, \$70.21.....	140 42
14 " ditto, \$70.21; 10 " ditto, \$50.15.....	120 36
10 " letter paper, No. 33, @ \$3.10.....	31 00
1 Edmund's patent dampener, No. 249.....	2 25
1 fountain copying brush, no sample, \$2; 1 combination ink stand, No. 241, \$1.65; 2 rms. bond paper, No. 28, @ \$22, \$44.....	47 65

June 25, 1873.

Wm. Humphrey,	
To expenses to Coldwater, preparing form of voucher for State Public School, mileage, 79, 79=158 miles @ 10c, \$15.80; hotel bill, \$2.....	17 80
expenses to Grand Rapids, on business with Att'y Gen'l on specific tax cases, hotel bill at Charlotte, \$2, Grand Rapids, \$2.50.....	4 50
mileage, 73, 87=160 miles @ 10c.....	16 00
Richard Godfrey,	
To cleaning windows in Auditor General's Office, 2 days @ \$1.75, \$3.50; cleaning rooms, \$1.....	4 50
Buck & Blair,	
To 3 desk chairs for office.....	10 50
Richmonds & Backus,	
To 1 endorsing stamp.....	10 00
10 reams crown, 22 lbs., Perfect, sample 62, @ \$5.41½.....	54 45
Foltz & Fuller,	
To lumber for shelves in Auditor General's Office.....	3 00
nails, 10c; drayage, 25c; 1 day putting in same, \$2.75.....	3 10
repairing 1 chair, 50c; repair 2 chairs, \$1; ½ day repairing 4 chairs, @ \$2.75, \$1.38; turning leg and rounds, 30c; screws and nails, 10c.....	3 28
Fisher & Stodard,	
To 2 whistle mouth-pieces, @ \$1.25.....	2 50
Amount carried forward.....	\$4,441 97

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

June 26, 1873.

Amount brought forward.....	\$4,441 97
W. W. Hildreth,	
To 24 paper weights, @ 75c.....	18 00
B. P. Richmond,	
To setting up clock in Auditor General's Office.....	75
repairing copy press in Auditor General's Office.....	25

July 30, 1873.

Foltz & Fuller,	
To putting in drawers, \$1.50; fix 1 chair, 25c, Auditor's Office..	1 75
screws and strap for chair, 25c; repair 2 chairs, 75c.....	1 00
59 feet black walnut, @ 10c, for desk, \$5.90; 219 feet bass-	
wood and pine, @ \$20, \$4.38; 242 feet pine, @ \$30, \$7.26..	17 54
3x3 pine and turning, \$1.41; 5 doz. screws, 40c; gross brass,	
50c.....	2 31
dressing lumber at A. & W., 75c; draying, \$1.25.....	2 00
paid Grove & Whitney bill for nails, locks, etc., voucher	
attached	7 03
paid T. B. Thrift, drawer pulls, etc., voucher attached.....	3 83
" A. B. Thayer bill walnut stain, oil, etc., voucher attached	
27½ days' work at desk, cupboard, closet, etc., @ \$2.75.....	74 25
John F. Murray,	
To grinding 8 prs. shears and 1 eraser.....	1 45
C. Exera Brown,	
To 1 copy Lansing City Directory, \$2.50; 1 ditto, \$2.50.....	5 00
A. M. Express and W. U. Tel. Cos.,	
To 1 pkg. paper from Corunna	25
telegram to Ball, Grand Rapids, from Humphrey	2 60
" to Humphrey from Wolcott, Grand Rapids.....	77
express package from Newaygo, 25c; ditto from Detroit, 25c.	50
telegram to Ball, Grand Rapids, from Wm. Humphrey.....	71
1 box for Wm. Humphrey, from Cleveland	2 60
telegram to Humphrey from Wolcott, Grand Rapids.....	53
package from A. G. Office to Wm. Humphrey, Jackson.....	25
1 package from Albany to Humphrey, 45c; from Bay City, 25c	70
Am. Express Co.,	
To express, 50c, 50c, 25c, 25c.....	1 50
United States Express Co.,	
To 1 p. Aud. Gen'l, 25c; 1 p. Wm. Humphrey, for office, 25c....	50
1 p. for Register of U. S. Land Office, Trav. City	30
D., L. & L. M. Tel. Co.,	
To telegraph to Grand Rapids, 55c; Grand Rapids answer, 50 ..	1 05
" " Detroit, 99c; to Detroit answer, 45c.....	1 44
Richmonds & Backus,	
To 10 M envelopes, sample 82, @ \$1.99, \$19.90; printing, \$12.50.	32 40
Amount carried forward.....	\$4,625 53

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$4,625 53
Detroit Tribune Co.,	
To 2 copies State Gazetteer and Directory, 1873, @ \$4.....	8 00

July 31, 1873.

Richmonds & Backus.	
To 10 reams 24 lb. folio, sample 60 "P," @ 24½c.....	59 40
Detroit Tribune Co.,	
To Daily Tribune one year, to 1st Jan., 1874.....	10 00

August 1, 1873.

Wm. Humphrey,	
To expenses to Houghton and Marquette and return, on business in regard to mining, specific taxes: hotel bill Chicago, \$7 ; Marquette, \$15.50 ; Houghton, \$5.25.....	27 75
mileage, 38, 38, 188, 188, 475, 475, 95, 95=1,592.....	159 20

September 3, 1873.

Wm. Humphrey,	
To expenses to Kalamazoo and return, to arrange vouchers for Asylum for Insane, under Act 148, 1873: hotel bill, one day, \$2.50 ; mileage: Albion, 37, Kalamazoo, 48=85, @ 10c, \$8.50.....	11 00
Foltz & Fuller,	
To 4½ days' work on pigeon holes and desk, @ \$2.75.....	11 68
nails and screws, 44c ; draying, 75c ; iron brake, \$1 ; 200 feet lumber, \$4.....	6 19
Grove & Whitney,	
To 2 Yale locks, @ \$1, \$2 ; 1 Yale lock, \$1 ; tacks, 10c ; screws, 50c.....	3 60
Brisbin & Conely,	
To 1 broom, 40c ; 1 caddy matches, \$1.75 ; soap, \$1 ; 2 brooms, 80c.....	3 95
Reform School,	
To repairing 2 chairs, @ 75c, \$1.50 ; 1 @ 60c, Auditor's Office...	2 10
D., L. & L. M. R. R. Tel. Co.,	
To telegraph Grand Rapids.....	50
Richmonds & Backus,	
To 10 reams note paper, sample 35, @ \$1.85.....	18 50
5 " " " " " 36, @ \$2.10.....	10 50
5 qrs. blotting " " 2, @ \$1.05.....	5 25
2 lbs. sponge, \$4 ; 12 sponge cups, sample 205, @ 20, \$2.40...	6 40
1 doz. erasers, sample 210, \$2.50 ; 6 gross steel pens, sample 92, @ 42c, \$2.52 ; 1 gross penholders, sample 230, \$3.36....	8 38
1 doz. ink stands, sample 233, \$4 ; 6 gross pens, sample 93, @ \$1.05, \$6.30 ; 2 reams 20 lb. P. O. paper, sample 20, @ \$3.60, \$7.20.....	17 50

Amount carried forward.....	\$4,995 43
-----------------------------	------------

Auditor General vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$4,995 43
Richmonds & Backus,	
6 doz. bands, sample 132, 60c; 12 doz. bands, sample 135, \$1.32	1 92
6 gross " " 151, 48c; 6 gross " " 152, 60c..	1 08
12 doz. " " 170, \$1.20; 24 doz. " " 171, \$2.88	4 08
48 " " " 172, @ 11c.....	5 28
2 letter books, 13x19, 900 page, H. & G. (to order).....	17 00
Am. Express Co.,	
To express for Aud. General, 90c, 30c, 25c, 25c.....	1 70

September 24, 1873.

D., L. & L. M. Tel. Co.,	
To Ludington, by H. R. Pratt.....	75
Am. Express and W. U. Tel. Cos.,	
To express for Aud. General, \$1, 25c, 30c.....	1 55
express, 10 pkgs., \$3.85; 9 pkgs., \$2.70; 2 pkgs., 55c.....	7 10
" 25c; 8 pkgs., \$2.40; 1 pkge, 25c; 5 pkgs., \$1.35.....	4 25
" 19 pkgs., \$5.90; 2 pkgs., 50c; express, 25c, 50c, \$1..	8 15
telegram New York.....	3 52
E. F. Cooley,	
To 1 1-light pendant, No. 698, \$1.50; 1 argand burner and chim-	
ney, \$1.25; 11 feet $\frac{3}{4}$ pipe, @ 12 $\frac{1}{4}$ c, \$1.38; 1 $\frac{3}{4}$ "T," 15c....	4 28
1 $\frac{3}{4}$ elbow, 10c; time fitting, man and helper, 3 hours, \$1.50..	1 60
1 10-inch porcelain shade and extension frame.....	1 75
Richmonds & Backus,	
To 1 doz. rubber, sample 250, \$3; 1-6 doz. ruling pens, \$4.....	7 00

September 25, 1873.

Richmonds & Backus,	
To 1 10x12 1,000 page letter book, no sample.....	3 50
U. S. Express Co.,	
To freight on 1 p., 25c; ditto, 50c.....	75
Total for General Allowances.....	<u>\$5,070 69</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To printing 1,000 blank abstract of sales, 2 sides	\$10 00
" 500 blanks "Z," copy ink, \$7; 800 No. 40, \$5.60 ..	12 60
" 500 circulars, \$3.50; 200 apportionment tables, \$1.40	4 90
comp'n on tables, 19,800 ems @ 45c.....	8 91
printing 17,300 assessment rolls, 2 sides.....	173 00
Amount carried forward.....	<u>\$209 41</u>

Auditor General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$209 41
W. S. George & Co.,	
To printing 1,000 blanks, No. 17, \$7; 2,000 No. 18, \$14.....	21 00
" 2,000 " " 34, 2 sides, \$20; 12,500 No. 3, 2 sides, \$125; 23,000 No. 58, 2 sides, \$230.....	375 00
printing 5,800 blanks, No. 31, \$40.60; 5,800 No. 11, \$40.60..	81 20
" 2,900 " " 10, \$20.30; 2 vols. Comp. Laws interleaved, \$3.50; printing 3,900 blanks, No. 15, \$27.30...	51 10
printing 107,200 blanks No. 1, 2 sides.....	1,072 00
comp'n on introduction and index to Auditor General's Compilation R. R. Reports for 1871, 99,680 ems @ 45c, \$44.86; press work on same, 68 tokens @ 38c, \$25.84; printing 2,000 covers, @ 70c, \$14.....	84 70

November 27, 1872.

W. S. George & Co.,	
To printing 1,000 blanks, No. 23½, 2 sides.....	10 00
" 59,500 " " 1, 2 sides.....	595 00
" 2,000 " " 12, 1 ".....	14 00
" 8,700 " " 13, 1 ".....	60 30
" 11,600 " " 14, 1 ".....	81 20
" 2,000 " "R," copy ink, 1 side.....	28 00
" 2,000 circulars, payment of taxes, 1 side.....	14 00
" 17,300 blanks No. 1, 2 sides.....	173 00

December 27, 1872.

W. S. George & Co.,	
To printing 200 letter register book, 2 sides.....	2 00
composition on same, 14,508 ems, @ 45c.....	6 33
printing 200 blanks for index book, 2 sides.....	2 00
composition on same, 16,317 ems, @ 45c.....	7 34
printing 500 blanks No. 23, 2 sides, \$5; 500 No. 37, 2 sides, \$5	10 00
comp'n on appendix to Auditor General's Report for 1872, from page 1 to 256 inclusive, and on his report on Erroneous Bounties, from page 1 to 24 inclusive, 2,079,532 ems @ 45c..	935 79
press work on same, 629 tokens @ 38c.....	239 02
correcting alterations from copy, 3 hours @ 50c.....	1 50

January 30, 1873.

W. S. George & Co.,	
To comp'n on Auditor General's Report to Appendix and Erroneous Bounties, from page 25 to 36 inclusive, 336,086 ems, @ 45c.....	151 24
press work on same, 238 tokens @ 38c.....	90 44
printing 2,000 covers for same, @ 70c.....	14 00
" 4 tax books, 400 sheets, 2 sides.....	4 00
Amount carried forward.....	\$4,334 17

Auditor General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,334 17
W. S. George & Co.,	
To composition, 13,950 ems @ 45c	6 28
printing redemption book, 200 sheets, 2 sides.....	2 00
composition, 13,950 ems @ 45c, \$6.28; printing headings for analysis for awards of Board of State Auditors, 100 sheets, 2 sides, \$1; comp'n, 7,290 ems @ 45c, \$3.28.....	10 56
printing 500 blanks. No. 23½, 2 sides, \$5; printing endorse- ment on 300 blanks, No. 22, \$2.10; comp'n, 4,347 ems, \$1.96	9 06
printing 500 circulars to County Treasurers.....	3 50
“ 1,000 blanks, No. 23, 2 sides, \$10; 500 No. 35, 2 sides, \$5.....	15 00
printing 2,000 blanks, No. 32, 2 sides, \$20; 500 No. 43, \$3.50	23 50
“ 1,000 “ “ 30, 2 sides.....	10 00
“ 8 forms blanks of day books, 100 each, 2 sides.....	8 00
“ 2 “ “ “ “ 200 “ 2 “	4 00
composition, 14,580 ems on each form, @ 45c.....	65 61

February 26, 1873.

W. S. George & Co.,	
To printing 500 blanks, daily footings, \$3.50; 500 No. 22, 2 sides, \$5	8 50
printing 2,000 blanks, No. 23, 2 sides, \$20; 2,000 No. 23½, 2 sides, \$20.....	40 00
printing certificate labels, 2 forms 200 each, \$2.80; comp'n, 23c	3 03
“ 500 blank labels for receipts, etc.....	3 50
“ 500 “ overdue specific taxes.....	3 50
“ 500 “ specific tax on corporations.....	3 50
“ 100 circulars to Co. Treasurers, Sec. 68 Tax Laws ..	70
composition on same, 2,183 ems, @ 45c.....	98

March 27, 1873.

W. S. George & Co.,	
To printing 500 blanks, No. 4, \$3.50; 1,000 blanks, No. 54, \$7.10	10 50
“ 500 “ “ 39, 2 sides, \$5; 3,400 No. 44, 2 sides, \$34.....	39 00

May 1, 1873.

W. S. George & Co.,	
To printing 200 blanks, notice to R. R. Cos., blue copy ink.....	2 80
composition on same, 1,755 ems, @ 45c.....	79
printing 500 blanks, No. 71, \$3.50; 1,000 blanks, blue copy ink, \$14.....	17 50
printing 500 blanks, No. 26, 2 sides.....	5 00
“ 1,000 “ “ 29, 2 “	10 00

Amount carried forward.....	\$4,640 98
-----------------------------	------------

Auditor General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,640 98
W. S. George & Co.,	
To printing 1,000 blanks "R," copy ink	14 00
" 1,000 " "Y," face copy, back, black ink.....	13 50
" 500 " No. 32, 2 sides, \$5; 500 No. 34, 2 sides, \$5	10 00
" 500 " " 41, \$3.50; 100 blank abstracts and	
copy, 70c	4 20
composition on same, 8,584 ems, @ 45c	3 86
printing 500 blanks "M," copy ink.....	7 00
12 pints carmine ink, copyable, @ \$1 50.....	18 00
paid express on same from the east.....	2 25

May 28, 1873.

W. S. George & Co.,	
To comp'n on Tax Laws of 1869, 1871, 1872, and 1873, for Aud.	
General, 248,920 ems, @ 48c.....	119 48
press work on same, 390 tokens @ 40c.....	156 00
printing 7,000 covers for same, @ 70c	49 00
correcting alterations from copy in index, 2 hours	1 00
re-imposing and printing Tax Laws of 1873 for Aud. Gen'l's	
Office, copies for Aud. General's use, pages on hard paper,	
140 hours' time @ 50c.....	70 00
printing 500 circulars, Aud. Report of R. R. Cos.....	3 50
" 1,000 blanks, No. 72a, Aud. Gen'l vouchers, 2 sides..	10 00
" 1,000 " " 72a, Reform School vouchers, 2 sides	10 00
" 500 " " 72b, 2 sides, pay roll Reform School	
and Aud. Gen'l's vouchers, \$5; correcting alterations from	
copy, 1 hour, 50c	5 50
printing 2,000 blanks, No. 72c, Reform School triplicate re-	
ceipts, 2 sides, \$20; printing 700 blanks, address to County	
Treasurers, \$4.90.....	24 90

June 26, 1873.

W. S. George & Co.,	
To printing 500 blanks, 72d, 2 sides, \$5; 500 73, 2 sides, \$5	10 00
" 500 " 22e, 2 sides, \$5; 500 72f, 2 sides, \$5.....	10 00
" 500 " 72g, 2 sides, \$5; 500 74, 2 sides, \$5	10 00
" 100 Act relative to accounting for money, etc., 2 sides	1 00
composition on same, 5,824 ems @ 45c.....	2 62
printing 500 blanks, No. 4, \$3.50; 500 blanks, No. 5, \$3.50..	7 00
" 1,000 " " 6, \$7; 500 blanks, No. 68, \$5	12 00
" 500 " "Y," face blue copy ink, back black.....	7 50
" 500 " Aud. Reports Mining Cos., 2 sides.....	5 00
" 200 " "O," blue copy ink, \$2.80; comp'n, \$1.09	3 89

Amount carried forward..... \$5,232 18

Auditor General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$5,232 18
W. S. George & Co.,	
To printing 500 blanks "No. 75, 2 sides, \$5; 500 blanks, 76, 2 sides, \$5; 500 blanks No. 77, 2 sides, \$5.....	15 00
printing 500 abstracts of entries at U. S. Land Office, 2 sides.....	5 00
" 100 blanks "P," blue copy ink, \$1.40; comp'n, \$1.37.....	2 77

July 31, 1873.

W. S. George & Co.,	
To printing 1,000 blanks "R," blue copy ink.....	14 00
" 1,000 " No. 30, 2 sides.....	10 00
" 167,100 " " 1, statement of taxable property, 2 sides.....	1,671 00
printing 500 blanks, 78c, triplicate receipts, 2 sides.....	5 00
" 500 " 78a, D., D. and B. vouchers, 2 sides.....	5 00
" 500 " 78a, D., D. and B. and Auditor General's vouchers, 2 sides.....	5 00
printing 100 blanks, 78b, D., D. and B. vouchers, 2 sides.....	1 00
" 100 " 78b, do., Aud. General's vouchers, 2 sides.....	1 00
composition on same, 10,440 ems @ 45c.....	4 70
printing 2,000 blanks "R," blue copy ink, \$28; 500 blanks No. 54, \$3.50; 500 blanks "G," blue copy ink, \$7.....	38 50
printing back of 500 blanks "G," black ink.....	3 50
" 2,500 blanks, No. 65, 2 sides, \$25; 500 "I," 2 sides, \$5.....	30 00
" 500 blanks each, 79a 79b, 79c 79d, 79e, 79f, 79g, 79h, 79j, 79k, 79l, and 79m, making 6,000, all on 2 sides.....	60 00
printing 2,000 blanks, 79i, 2 sides, \$20; 500 No. 34, 2 sides, \$5.....	25 00
" 500 " No. 20½, 2 sides, \$5; 500 No. 80a, 2 sides, \$5.....	10 00
printing 500 blanks, No. 80b, 2 sides, \$5; 500 No. 80c, 2 sides, \$5.....	10 00
printing 500 blanks, No. 80d, 2 sides.....	5 00
" 500 " Mich. State Public School triplicate receipts, 2 sides, \$5; 2,000 blanks, No. 81i, 2 sides, \$20....	25 00
printing 500 blanks, No. 82a, 2 sides, \$5; 500 No. 82b, 2 sides, \$5.....	10 00
printing 1,000 blanks, No. 82e, 2 sides, \$10; 500 No. 82f, 2 sides, \$5.....	15 00
printing 500 blanks No. 82c, 2 sides, \$5; 500 No. 82d, 2 sides, \$5.....	10 00
printing 600 blanks, No. 82g, 2 sides, \$5; 1,000 No. 17, \$7....	12 00
" 200 " list of papers designating tax sales.....	1 40
comp'n on same, 7,425 ems @ 45c.....	3 34

Amount carried forward..... \$7,230 39

Auditor General vs. The State of Michigan.

PRINTING.

September 3, 1873.

Amount brought forward.....	\$7,230 39
W. S. George & Co.,	
To printing 71,000 blanks, No. 2, 2 sides.....	710 00
" 500 " " 83a, 2 sides, \$5; 500 No. 83b, 2 sides, \$5.....	10 00
printing 500 blanks, No. 83c, 2 sides, \$5; 500 No. 83d, 2 sides, \$5.....	10 00
" 500 " " 83e, 2 sides, \$5; 500 " 83f, 2 sides, \$5.....	10 00
" 500 " " 83g, 2 sides, \$5; 500 " 83h, 2 sides, \$5.....	10 00
" 1,000 " " 83i, 2 sides, \$10; 1,000 No. 83k, 2 sides, \$10; 1,000 No. 83l, 2 sides, \$10.....	30 00
printing 1,000 blanks "X," blue copy ink, serial.....	14 00
" 800 headings for tax receipt book, 2 sides.....	8 00
re-printing 700 headings for tax receipt book, 2 sides.....	7 00
printing red lines on 500 blanks, No. 796.....	3 50
" 100 recapitulation blanks, 70c; comp'n, 11,122 ems, \$5.....	5 70
" 100 summary of receipts and disbursements, 2 sides.....	1 00
composition on same, 18,860 ems @ 45c.....	8 49
printing 300 headings for letter register, 2 sides.....	3 00
composition on same, 14,308 ems @ 45c.....	6 44
printing 200 headings for statement of money received into State Treasury, 2 sides, \$2; comp'n, 17,820 ems @ 45c, \$8.02.....	10 02
printing 100 statement of money disbursed from State Treasury, 2 sides, \$1; comp'n, 17,820 ems @ 45c, \$8.02.....	9 02
printing 500 blanks, 83m, 2 sides, \$5; 500 83n, 2 sides, \$5.....	10 00
" 3,900 headings for statement of lands sold for unpaid taxes, 2 sides, \$39; 100 blanks "H," instructions, 70c.....	39 70
composition on last 5,856 ems, @ 45c, \$2.63; printing 500 blanks, No. 38, \$3.50; printing 9,600 blanks, No. 16, \$67.20.....	73 33
printing 2,000 blanks, No. 61, \$14; 1,000 No. 4, \$7.....	21 00

September 25, 1873.

W. S. George & Co.,	
To printing 500 blanks, 72d, 2 sides, \$5; 500 72e, 2 sides, \$5.....	10 00
" 500 " 72f, 2 sides, \$5; 500 72g, 2 sides, \$5.....	10 00
" 24,000 blanks, 58, 2 sides.....	240 00
" 12,500 " 3, 2 ".....	125 00
" 23,600 " 60, 2 ".....	236 00
" 12,000 " 59, 2 ".....	120 00
" 500 " 39, 2 " \$5; 100 blanks "F," blue copy ink, \$1.40; comp'n on last, 4,880 ems, \$2.20.....	8 60
printing 200 headings for list of lands ob'g'd back, 2 sides, \$2; comp'n on same, 8,250 ems, @ 45c, \$3.71.....	5 71
printing 500 blanks 53, \$3.50; 4,000, years' tax description, etc., \$28.....	31 50
Amount carried forward.....	\$9,017 40

Auditor General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$9,017 40
W. S. George & Co.,	
To printing 500 blanks, lands charged to counties.....	3 50
" 500 " lands withheld from sale, paid at Auditor's	
Office	3 50
Total for Printing.....	<u>\$9,024 40</u>

BINDING.

October 31, 1872.

W. S. George & Co.,	
To dry. and press. 148,000 signatures R. R. Compilation, @ 4½c...	\$66 60
folding 148,000 signatures same, @ 5c.....	74 00
stitching 4,000 copies, @ 25c, \$10; cover. and trim. 4,000 copies	
@ 50c, \$20.....	30 00
press. and trim. 300 circulars to R. R. Cos.	27
" " " 500 blanks, No. 29, 45c; ruling 500 twice, \$1.30	1 75
" " " 500 certificates of comparison.....	45
" " " recapitulation blanks.....	45
ruling 500 same 6 times, \$3.90; press. and trim. 500 blanks	
"Z," 45c.....	4 35
press. and trim. 100 sheets daily summary.....	09
ruling 100 sheets same 22 times	5 50
binding 4 qrs. same, full bound, Russia ends and bands.....	4 00
press. and trim. 200 sheets State taxes	18
" " " 800 blanks, No. 40, 72c; ruling 500 once, 65c	1 37
" " " 1,000 abstracts of sales State tax lands.....	90
ruling 1,000 same 4 times, \$4.60; folding and stitching, \$1...	5 60
press. and trim. 2,000 blanks, No. 18, \$1.80; 1,000 No. 17, 90c	2 70
" " " 1,000 " " 34, 90c; binding 19 qrs.	
State tax lands, \$19; binding 6 qrs. J. J., \$6.....	25 90
binding 23 qrs. lands advertised, \$23; binding 21 qrs. Co.	
Treas. rec'ts, \$21; press. and trim. 5,800 blanks No. 31, \$5.22	49 23
press. and trim. 5,800 blanks No. 11, \$5.22; ruling same once,	
\$5.95.....	11 17
press. and trim. 2,900 blanks, No. 10, \$2.61; ruling same once,	
\$3.05.....	5 66
binding 4 time books, \$3; ruling 100 sheets paper for same 6	
times, \$1.50; press. and trim. 3,900 blanks, No. 15, \$3.51...	8 01
press. and trim. 12,500 blanks, No. 3, \$11.25; ruling same 4	
times, \$50.60.....	61 85
Amount carried forward.....	<u>\$360 02</u>

Auditor General vs. The State of Michigan.

BINDING.

November 27, 1872.

Amount brought forward.....	\$360 02
W. S. George & Co.,	
To press. and trim. 1,000 blanks, No. 23½, 90c; ruling same twice, \$2.30.....	3 20
press. and trim. 23,000 blanks, No. 58, \$20.70; ruling same 4 times, \$92.60.....	113 30
repairing moneys received, \$1; press. and trim. 2,000 blanks 12, \$1.80.....	2 80
ruling 2,000 blanks No. 12 once.....	2 15
press. and trim. 8,700 blanks, No. 13, \$7.83; ruling same once, \$8.85.....	16 68
press. and trim. 11,600 blanks, No. 14, \$10.44; ruling 11,600 same once, \$11.75; press. and trim. 2,000 blanks "R," \$1.80.....	23 99
binding 5 U. S. Statutes, @ \$1.25, \$6.25; binding 1 Rev. System, \$1.....	7 25
press. 184,000 blanks No. 1, \$92; ruling same once, \$184.15..	276 15
binding and interleaving 1 index to Compiled Laws.....	2 00
" 9 qrs. State tax lands, double cap, full Russia, @ \$2, \$18; paging same, 82c.....	18 82

December 27, 1872.

W. S. George & Co.,	
To pressing 67,300 blanks, No. 2, @ 5c.....	33 65
ruling 67,300 " " 2 4 times.....	269 80
binding 9 qrs. State tax lands, double cap, full Russia, \$2....	18 00
paging same, 82c; repairing sale register Marquette, etc., \$3..	3 82

January 30, 1873.

W. S. George & Co.,	
To dry. and press. 98,000 signatures And. General's Report, @ 4½c folding 98,000 same, @ 5c, \$49; cover. and trim. 2,000 copies same, @ 50c, \$10; stitching 2,000 copies, @ 25c, \$5.....	64 00
press. and trim. 500 blanks, No. 23, 45c; 500 No. 23½, 45c....	90
ruling 500 blanks, No. 23, twice, \$1.30; 500 No. 23½ twice, \$1.30	2 60
pressing 200 sheets letter book register, 10c; ruling same 6 times, \$2.10.....	2 20
binding 5 qrs. letter register, Russia ends and bands, @ \$1.60.	8 00
paging same, 50c; 1 vowel index for letter register, \$3.....	3 50
binding 6 qrs. State tax lands, full Russia, \$1.80.....	10 80
press. and trim. 1,000 blanks, No. 23, 90c; 2,000 No. 32, \$1.80	2 70
" " " 500 " " 35, 45c; 1 vowel index, \$3..	3 45
ruling 200 sheets, abstract of appropriation, 18 times.....	6 30
press. and trim. 200 sheets, abstract of appropriation.....	18

Amount carried forward..... \$1,300 36

Auditor General vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$1,300 36
W. S. George & Co.,	
To binding 2 qrs. same, Russia ends, super-royal size, @ \$1.80.....	3 00
indexing through, \$1; press. and trim. 1,000 blanks, No. 30, 90c.....	1 90
ruling 1,000 same once.....	1 15
press. and trim. 500 blanks, 43, 45c; mounting 25 same, \$2..	2 45

February 26, 1873.

W. S. George & Co.,	
To press. 400 sheets taxes rec'd, 16c; ruling same 6 times, \$3.30.....	3 46
binding 17 qrs. taxes received, Russia ends and bands, double cap paper, @ \$1.75, \$29.75; paging same, \$1.60.....	31 35
press. 200 sheets paper, 8c; ruling 200 same 6 times, \$2.10....	2 18
binding 6 qrs. awards of Board, Russia ends and bands, double cap, @ \$1.75, \$10.50; paging same, 55c.....	11 05
press. 200 sheets paper, 8c; ruling same 6 times, \$2.10.....	2 18
binding 6 qrs. redemption book, Russia ends and bands, double cap, @ \$1.75, \$10.50; paging same, 55c.....	11 05
binding 8 vols. reports 1871-2, law leather.....	8 00
ruling 100 sheets, form 1 day book, 8 times.....	2 00
“ 100 “ “ 2 “ “ 8 “	2 00
“ 100 “ “ 3 “ “ 8 “	2 00
“ 200 “ “ 4 “ “ 10 “	3 50
“ 100 “ “ 5 “ “ 8 “	2 00
“ 100 “ “ 6 “ “ 10 “	2 50
“ 100 “ “ 7 “ “ 10 “	2 50
“ 100 “ “ 8 “ “ 10 “	2 50
“ 100 “ “ 9 “ “ 10 “	2 50
“ 200 “ “ 10 “ “ 14 “	4 90
binding 6 qrs. day book, full bound, Russia ends and bands, @ \$1.60, \$9.60; paging same, 60c.....	10 20
press. and trim. 500 daily footings, 45c; ruling same 5 t., \$3.25	3 70
“ “ “ 500 blanks, No. 22, 45c; ruling same twice, \$1.30	1 75
“ “ “ 2,000 blanks, No. 23, \$1.80; ruling same twice, \$4.30.....	6 10
press. and trim. 2,000 blanks, No. 23½, \$1.80; ruling same twice, \$4.30.....	6 10
press. and trim. 100 circulars tax laws, 9c; 500 over-due specific tax, 45c; 500 assess. specific taxes, 45c.....	99

March 27, 1873.

W. S. George & Co.,	
To lettering 54 old blank books, with dates, @ 20c.....	10 80
press. and trim. 1,000 blanks, No. 54, 90c; ruling same 4 t., \$4.60	5 50
“ “ “ 500 “ “ 39, 45c; ruling same 4 t., \$2.60	3 05
binding 87 quires letters, @ 15c.....	13 05

Amount carried forward.....	\$1,466 37
-----------------------------	------------

Auditor General vs. The State of Michigan.

BINDING.

May 1, 1873.

Amount brought forward.....	\$1,466 37
W. S. George & Co.,	
To press. and trim. 1,000 blanks "X," 90c; 200 circulars, 18c....	1 08
" " " 3,400 " No. 44, \$3.06; ruling same 4 t.,	
\$14.20; press. and trim. 1,000 blanks, "Y," 90c.....	18 16
press. and trim. 1,000 blanks, "R," 90c; 500 No. 26, 45c.....	1 35
ruling 500 blanks, No. 41, 3 times, \$1.95; trimming same, 20c	2 15
press. and trim. 500 blanks, No. 71, 45c; 1,000 No. 29, 90c...	1 35
ruling 1,000 blanks, No. 29, twice.....	2 30
press. and trim. 500 blanks, No. 34, 45c; 500 No. 32, 45c....	90
" " " 500 " "M," 45c; binding, re-folding,	
cleansing and extra stitching, with spring backs, 18 qrs.,	
lands advertised, 2 vols., \$18.....	18 45
ditto, 20 qrs. State tax lands, 3 vols.....	20 00
ditto, 8 " Co. Treasurer's receipts, 1 vol.....	8 00
press. and trim. 100 sheets abstract and copies, 9c; ruling	
same 4 times, \$1.....	1 09
binding 2 qrs. same, double cap, full bound, Russia corners,	
@ \$1.50.....	3 00
binding 6 qrs. unpaid taxes, double cap, full bound, Russia	
corners, @ \$1.50.....	9 00
press. and trim. 500 blanks, No. 4, 45c; ruling same once, 65c	1 10
binding, re-folding, cleansing and extra stitching, with spring	
backs, 142 qrs., lands returned delinquent for taxes, 15 vols.	142 00

May 23, 1873.

W. S. George, & Co.	
To dry. and press. 91,000 signatures tax laws, @ 4½c.....	40 95
folding same @ 5c, \$45.50; stitching 7,000 pamphlets, @ 25c,	
\$17.50.....	63 00
cover. and trim. 7,000 pamphlets same, @ 50c.....	35 00
press. and trim. 500 circulars, about blanks for reports R. R.	
Cos.....	45
press. and trim. 1,000 blanks, Reform School, Aud.'s vouchers	90
ruling 1,000 same twice, \$2.30; press. and trim. 1,000 blank	
vouchers for Reform School, 90c; ruling same twice, \$2.30	5 50
cutting blotting pads, 50c; press. and trim. 300 blanks, 72b,	
Aud.'s vouchers, Reform School, 27c; ruling same twice, 90c	1 67
press. and trim. 300 blanks, 72b, Reform School vouchers....	27
ruling 300 same twice, 90c; press. and trim. 1,000 blanks, 72c,	
Reform School triplicate rec'pts, 90c; ruling same twice, \$2.30	4 10
press. and trim. 1,000 blanks, 72c, Reform School triplicate	
receipts, 90c; ruling 1,000 same twice, \$2.30.....	3 20
Amount carried forward.. ..	\$1,851 34

Auditor General vs. The State of Michigan.

BINDING.

June 26, 1873.

Amount brought forward	\$1,851 34
W. S. George & Co.,	
To press. and trim. 500 blanks, No. 74, 45c; 500 No. 73, 45c	90
ruling 500 blanks, No. 73, 4 times	2 60
press. and trim. 500 blanks, No. 72d, 45c; ruling same 4 t., \$2.60	3 05
press. and trim. 500 blanks, No. 72e, 45c; ruling same 4 t., \$2.60	3 05
press. and trim. 500 blanks, No. 72f, 45c; ruling same 4 t., \$2.60	3 05
press. and trim. 500 blanks, No. 72g, 45c; ruling same 4 t., \$2.60	3 05
press. and trim. 500 blanks, "Y"	45
rebinding unpaid tax book, Clare Co., 3 qrs. double cap, not in contract, \$4.50; ruling 500 sheets 4 times, \$2.60	7 10
binding 5 books, abstracts of U. S. Lands, same as salesbooks, @ 75c	3 75
ruling 500 sheets paper for abstracts 4 times	2 60
press. and trim. 100 blanks "P," 9c; 500 blank Reports of Mining Cos., 45c; 200 blanks "O," 18c; 500 No. 4, 45c. ..	1 17
ruling 500 No. 4 once, 65c; press. and trim. 500 No. 5, 45c. ..	1 10
ruling 500 No. 5 once, 65c; press. and trim. 1,000 No. 6, 90c. ..	1 55
ruling 1,000 No. 6 once, \$1.15; pasting list of organization of counties and tar board for same, 50c	1 65
binding 4 vols. House and Senate bills, cap size, whip-stitched, not in contract	8 00
press. and trim. 500 blanks, 68, 45c; ruling 500 twice, \$1.30 ..	1 75

July 31, 1873.

W. S. George & Co.,	
To repairing register, Saginaw and Sanilac	2 00
press. and trim. 100 blanks "R," 90c; ruling 500 sheets for tax laws 6 times, \$3.90; press 500 same, 25c	5 05
binding 2 same in full law leather	5 00
" 8 " " leather backs, @ \$1.50	12 00
press. and trim. 500 blanks, No. 75, 45c; ruling same 4 t., \$2.60 ..	3 05
" " " 500 " " 76, 45c; ruling same 4 t., \$2.60 ..	3 05
" " " 500 " " 77, 45c; ruling same 4 t., \$2.60 ..	3 05
" " " 1,000 " " 30, 90c; ruling same 1 t., \$1.15 ..	2 05
" " " 2,000 " " R," \$1.80; 1,000 blanks, 78a, 90c ..	2 70
ruling same twice, \$2.30; press. and trim. 500 blanks, 78c, 45c ..	2 75
" " " \$1.30; " " " 200 " 78b, 18c ..	1 48
" " " 70c; " " " 500 " 34, 45c ..	1 15
press. and trim. 500 blanks, No. 54, 45c; ruling same 4 t., \$2.60 ..	3 05
ruling 200 sheets paper for ledger auxiliary 4 times	1 40
binding 7 qrs. same, full bound, Russia ends and bands, \$1.60 ..	11 20
paging same, 65c; press. and trim. 500 blanks, No. 20½, 45c. ..	1 10

Amount carried forward

\$1,956 24

Auditor General vs. The State of Michigan.

BINDING.

September 3, 1873.

Amount brought forward.....	\$1,956 24
W. S. George & Co.,	
To press. and trim. 1,000 blanks, "X," 90c; 500 No. 54, 45c....	1 35
ruling 500 blanks, No. 54, 4 t., \$2.60; press. and trim. 1,000	
blanks, No. 17, 90c; 2,000 No. 81i, \$1.80; ruling 2,000	
twice, \$4.30.....	9 60
press. and trim. 500 bl'ks, No. 79a, 45c; ruling 500 twice, \$1.30	1 75
" " " 500 " " 79b, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79c, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79d, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79e, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79f, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79g, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79h, 45c; " 500 " \$1.30	1 75
" " " 2,000 " " 79i, \$1.80; " 2,000 " \$4.30	6 10
" " " 500 " " 79j, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79k, 45c; " 500 " \$1.30	1 75
" " " 500 " " 79l, 45c; " 500 " \$1.30	1 75
" " " 500 " " 80a, 45c; " 500 " \$1.30	1 75
" " " 500 " " 80b, 45c; " 500 " \$1.30	1 75
" " " 500 " " 80c, 45c; " 500 " \$1.30	1 75
" " " 500 " " 80d, 45c; " 500 " \$1.30	1 75
" " " 500 " " 80e, 45c; " 500 " \$1.30	1 75
" " " 500 " " 82a, 45c; " 500 " \$1.30	1 75
" " " 500 " " 82b, 45c; " 500 " \$1.30	1 75
" " " 500 " " 82c, 45c; " 500 " \$1.30	1 75
" " " 500 " " 82d, 45c; " 500 " \$1.30	1 75
" " " 1,000 " " 82e, 90c; " 1,000 " \$2.30	3 20
" " " 500 " " 82f, 45c; " 500 " \$1.30	1 75
" " " 500 " " 82g, 45c; " 500 " \$1.30	1 75
ruling 100 sheets tax receipts 4 times, \$1.00; fold. and stitch.	
same, 20c.....	1 20
ruling 500 sheets abstract paper 4 times.....	2 60
trimming 500 sheets abstract paper.....	20
press and trim. 2,500 blanks, No. 65, \$2.25; ruling same 4 t.,	
\$10.60.....	12 85
press. and trim. 500 bl'ks, No. 83a, 45c; ruling 500 twice, \$1.30	1 75
" " " 500 " " 83b, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83c, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83d, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83e, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83f, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83g, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83h, 45c; " 500 " \$1.30	1 75
" " " 500 " " 83i, 45c; " 500 " \$1.30	1 75
Amount carried forward.....	\$2,047 59

Auditor General vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$2,047 59
W. S. George & Co.,	
To press. and trim. 500 bl'ks, No. 83j, 45c; ruling 500 twice, \$1.30	1 75
" " " 1,000 " " 83k, 90c; 1,000 No. 83l, 90c....	1 80
ruling 1,000 blanks, 83l, twice, \$2.30; 1,300 roughs 4 t., \$5.80	8 10
150 block memorandums, \$2.25; press. and trim. 100 blanks	
"A," 9c.....	2 34
press. and trim. 1,000 blanks, No. 4, 90c; ruling 1,000 once,	
\$1.15.....	2 05
press. and trim. 500 blanks, 83m, 45c; ruling 500 twice, \$1.30	1 75
" " " 500 " 83n, 45c; " 500 " \$1.30	1 75

September 25, 1873.

W. S. George & Co.,	
To press. and trim. 9,600 blanks, No. 16.....	8 64
" " " 2,000 " " 61.....	1 80
1 portfolio for record of plats.....	1 50
repairing 1 tax-book, Ingham county.....	2 00
press. 3,900 sheets salesbook, @ 5c, \$1.95; ruling same 4 times,	
\$16.20.....	18 15
binding 136 salesbooks, 70c, \$95.20; paging same, \$14.10.....	109 30
pressing 167,100 blanks, No. 1, @ 5c.....	83 55
press. and trim. 100 blanks, recapitulations.....	9
" " " 500 " No. 53, 45c; ruling 500 4 t., \$2.60	3 05
" " " 200 list lands ret. to Co's.....	18
ruling 200 same 6 times.....	2 10
press. and trim. 500 blanks, No. 39, 45c; ruling 500 4 t., \$2.60	3 05
trimming 500 blanks, lands charged back to Co's.....	20
" 500 " " withheld from sale.....	20
press. and trim. 100 sheets, statement of money disbursed....	9
ruling same 6 times.....	1 50
binding 3 qrs. statement of money disbursed, Russia ends and	
bands, royal size paper, not in contract, @ \$1.75; \$5.25;	
paging same, 30c.....	5 55
press. and trim. 200 statement money received.....	18
ruling 200 sheets same 6 times.....	2 10
binding 7 qrs. same, Russia ends and bands, royal size paper,	
\$1.75, \$12.25; paging same, 70c.....	12 95
press. and trim. 100 sheets daily summary.....	9
binding 4 qrs. same, cap size, Russia ends and bands, not in	
contract, \$1.00.....	4 00
Total for Binding	\$2,327 40

Auditor General vs. The State of Michigan.

RECAPITULATION.

General Allowances.....	\$5,070 69
Printing.....	\$9,024 40
Binding.....	2,327 40
	<hr/>
Total Allowances to Auditor General.....	\$16,422 49

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

State Treasurer,	
To postage furnished State Land Office.....	\$40 00
Richmonds & Backus,	
To $\frac{1}{2}$ gross red and blue pencil, No. 83, @ \$7.75.....	3 87
1 " pencils, No. 78, \$7; 5 gross pens, No. 88, @ \$1.05, \$5.25.....	12 25
5 " pens, No. 94, @ 42c, \$2.10; 3 gross pens, No. 93, @ \$1.05, \$3.15.....	5 25
1 doz. carmine ink, No. 103, \$2.25; 1 doz. Arnold's ink, No. 98, \$5.35.....	7 60
$\frac{1}{2}$ doz. French ink, No. 100, @ \$5.75, \$2.87; 1 doz. penh'ldrs, 40c.....	3 27
1 " penholders, No. 231, 40c; 1 doz. penholders, No. 230, 28c.....	68
$\frac{1}{2}$ " mucilage, No. 244, @ 62c, 31c; $\frac{1}{2}$ doz. erasers, No. 110, @ \$3, \$1.50.....	1 81
2 doz. thumb tacks, No. 261, @ \$1, \$2; 3 lbs. twine, No. 273, @ 40c, \$1.20.....	3 20
1 doz. red tape, No. 255, 75c; 6 rolls ribbon, No. 256, @ 30c, \$1.80.....	2 55
8 qrs. blotting, No. 2, @ \$1.05, \$8.40; $\frac{1}{2}$ ream wrapping paper, No. 10, \$3.....	11 40
1 g. gross rubber rings, No. 148.....	1 32
3,000 No. 6 envelopes, sample 333, @ \$3.22.....	9 66
3,000 " 9 " " 326, @ \$6.13.....	18 39

October 31, 1872.

W. S. George & Co.,	
To publish list of forfeited State lands in Ingham county, advertised for sale for non-payment of interest due March 1, 1872, 6 f. 5 t.....	12 60

November 27, 1872.

State Treasurer,	
To postage money paid to Land Office.....	40 00
A. A. Nichols,	
To 12 boxes matches, 75c; 1 broom, 40c; 1 gal. oil, 35c.....	1 50
12 " " 75c; 12 boxes matches, 75c; broom, 50c..	2 00
Richmonds & Backus,	
To 20 yds. mounted drawing, @ \$1.50.....	30 00
James M. Turner,	
To services and expenses selecting indemnity school lands by direction of the Commissioner of the State Land Office, viz., 13,383 19-100 acres Grand Traverse district:	
To paid A. Langenbacher for drilling for tent, as per bill.....	3 60
Amount carried forward.....	\$210 95

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$210 95
James M. Turner,	
To paid A. A. Nichols for supplies, as per bill.....	12 03
" R. R. fare for 4, Lansing to Howard City, @ \$2.35.....	9 40
" dinner for party at Howard City, 4, @ 50c.....	2 00
" R. R. fare, Howard City to Clam Lake, 4, @ \$1.90.....	7 60
" supper, lodging, and b. at Mitchell House, Clam Lake..	4 00
" Campbell Stage Line, Clam Lake to Trav. City, 4, @ \$5..	20 00
" " " for luggage to Trav. City.....	3 00
" bill at Gunton House, T. City, while waiting for plate, as per bill.....	18 00
paid dinner for party at Sherman, 4 @ 50c.....	2 00
" Hannah, Lay & Co. for supplies, as per bill.....	21 31
" U. J. Moody for team to T. 29 N., R. 4 W., as per bill....	20 00
" supper, l., and b. at Kellogg's, Whitewater P. O.....	2 10
" " " " Manselona, at Mr. Anderson's.....	3 20
" " and breakfast at Foley's Camp, Otsego Lake.....	2 75
services of self 67 days, @ \$5.....	335 00
paid J. M. Thompson, packman, 35½ days, @ \$2, as per rec't..	70 50
" A. Hayden, 34½ days, @ \$2.50, as per rec't.....	85 50
" P. Humphrey, 79 days, woodman, @ \$4, as per rec't.....	316 00
" J. M. Longyear, 79 " " " \$4, " " "	316 00
" at Dwight's farm, s., l., and b. going in, coming out, and when out for supplies.....	10 15
paid Neston, teamster, Dwight's farm to Spencer Creek, com- ing out.....	4 00
paid ferryman across Elk and Torch Lake.....	1 60
" steamer Ella Burrows, Elk Rapids to Pine River, 4 @ \$1	4 00
" Sherman House, Elk Rapids, supper and lodging, 4 @ \$1	4 00
" Richard Cooper, Fountain City House, while waiting for boat.....	12 00
paid steamers Mohawk and Annie Craig, Pine River to Detroit	32 00
" R. R. fare for 4, Detroit to Lansing, 4 @ \$2.60.....	10 40
" dinner at Detroit on way home.....	2 00
" R. R. fare, Lansing to Clam Lake.....	4 25
" dinner at Howard City, 50c; bill at Mitchell House, Clam Lake, supper, l., and b., \$1.50.....	2 00
paid R. R., Clam Lake to Fyfe Lake, 75c; dinner, 50c.....	1 25
" Gunton stage to T. City and return, and bill at Gunton's, as per bill, \$9.50; dinner Fyfe Lake, returning, 50c.....	10 00
paid R. R. fare, Fyfe Lake to Grand Rapids, \$3.70; supper G. Rapids, 75c.....	4 45
paid G. Rapids to Lansing, \$2.40; supper, l., and b., Sherman House, Ionia, \$1.50.....	3 90
Amount carried forward.....	\$1,567 34

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,567 34
The following accounts for publishing list of forfeited State lands in various counties, advertised for sale for non-payment of interest due March 1, 1872, were presented, duly certified to by W. A. Barnard, Dep. Com'r of the State Land Office, and allowed, as follows, viz.:	
John F. Radcliff, publisher of Osceola Outline, To publishing list of lands in Osceola Co., 2 f., 5 t., \$4.20. Primary school interest, \$2; swamp land interest, \$2.20.....	4 20
Burton & Elsworth, publishers of Midland Independent, To publishing list of lands in Midland and Gladwin Co's, 4 f., 5 t., \$8.40. Primary school interest, \$6.40; salt spring land, \$2	8 40
Wm. E. Stewart, publisher of South Haven Sentinel, To publishing list of lands in Van Buren Co., 3 f., 5 t., \$6.30. Primary school interest, \$3.30; swamp land interest, \$3.....	6 30
James S. Holden, publisher of Register, To publishing list of lands in Clare Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
K. Kittridge, publisher of Ingham County News, To publishing list of lands in Ingham Co., 3 f., 5 t., \$6.30. Primary school interest, \$4; swamp land interest, \$2.30.....	6 30
Dresser & Taylor, publishers of Pentwater News, To publishing list of lands in Oceana Co., 3 f., 5 t., \$6.30. Primary school interest.....	6 30
Charles S. Hilbourn, publisher of Iosco County Gazette, To publishing list of lands in Oscoda, Alcona, and Iosco Co's, 9 f., 5 t., \$18.90. Primary school interest, \$8.90; swamp land, \$4; University, \$6.....	18 90
James O'Donnell, publisher of Jackson Citizen, To publishing list of lands in Jackson Co., 2 f., 5 t., \$4.20. Primary school interest, \$3.20; swamp land interest, \$1.....	4 20
Hagelseger & Plaldehy, publishers of De Grondwet, To publishing list of lands in Ottawa Co., 8 f., 5 t., \$16.80. Primary school interest, \$12; Normal school interest, \$1; Asylum fund, \$3; salt spring land, 80c.....	16 80
A. B. Turner, publisher of Grand Rapids Eagle, To publishing list of lands in Kent Co., 3 f., 5 t., \$6.30. Primary school interest, \$3.30; swamp land interest, \$1; University interest, \$1; salt spring land, \$1.....	6 30
Seth Lewis, publisher of Marshall Statesman, To publishing list of lands in Calhoun Co., 5 f., 5 t., \$10.50. Primary school interest, \$5; swamp land, \$5; University, 50c..	10 50
D. C. Henderson, publisher of Allegan Journal, To publishing list of lands in Allegan Co., 3 f., 5 t., \$6.30. Primary school interest.....	6 30
Amount carried forward.....	\$1,666 04

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,666 04
L. A. Sherman, publisher of Port Huron Times, To publishing list of lands in St. Clair Co., 5 f., 5 t., \$10.50. Primary school interest, \$5.50; swamp land interest, \$2.50; University interest, \$1.50; Ag'l College, \$1.....	10 50
Hoyt & Pitkin, publishers of Ypsilanti Commercial, To publishing list of lands in Washtenaw Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
M. D. Hamilton, publisher of Monroe Commercial, To publishing list of lands in Monroe Co., 3 f., 5 t., \$6.30. Primary school interest.....	6 30
A. M. Birney, publisher of Bay City Chronicle, To publishing list of lands in Bay Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
H. Egabroad, publisher of St. Joseph County Republican, To publishing list of lands in St. Joseph Co., 2 f., 5 t., \$4.20. University interest.....	4 20
E. F. Grabill, publisher of Greenville Independent, To publishing list of lands in Montcalm Co., 5 f., 5 t., \$10.50. Primary school interest, \$6.50; swamp land, \$1; Asylum fund, \$3.....	10 50
Richard Hoffman, publisher of Manistee Times, To publishing list of lands in Manistee Co., 3 f., 5 t., \$6.30. Primary school interest, \$4.30; Ag'l College interest, \$2.....	6 30
J. Saunders & Co., publishers of Charlotte Republican, To publishing list of lands in Eaton Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
H. G. Chapin, publisher of Tuscola Advertiser, To publishing list of lands in Tuscola Co., 3 f., 5 t., \$6.30. Primary school interest, \$5; swamp land interest, \$1.30.....	6 30
A. L. Aldrich, publisher of the Flint Globe, To publishing list of lands in Genesee Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
John F. Radcliff, publisher of Osceola Outline, To publishing list of lands in Osceola Co., advertised for sale for non-payment of interest due March 1, 1871, 2 f., 5 t., \$4.20. Primary school interest.....	4 20

December 27, 1872.

Richard Godfrey, To washing windows in Land Office.....	1 00
James H. Stone, publisher of Kalamazoo Telegraph, To publishing list of forfeited State lands in Kalamazoo Co., advertised for sale for non-payment of interest due March 1, 1871, 4 f. 5 t., \$8.40. Primary school interest, \$2; swamp land interest, \$2; University interest, \$4.40.....	8 40
Amount carried forward.....	\$1,740 54

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,740 54
James M. Turner,	
To examination of lands for primary school purposes in Ionia and Saginaw districts:	

SAGINAW DISTRICT.

R. R. fare, Lansing to E. Sag., to get Gov't plats, and return..	4 00
supper, lodging and b. at E. Sag.....	2 00
R. R. fare self and 3 men, Lansing to Roscommon, \$4.70 each	18 80
paid for provisions at Neston Camp.....	16 70
s., l., and b. of party at Wenona, 4 @ \$1.50.....	6 00
dinner at West Branch, 4 @ 50c.....	2 00
R. R. fare of party returning, Roscommon to Lansing, \$4.70 each.....	18 80
dinner at West Branch, returning.....	2 00
paid A. Hayden, as per rec't attached, 36 days @ \$4.....	144 00
“ J. M. Thompson, as per rec't “ 36 “ @ \$4.....	144 00
“ Geo. R. Thompson, as per rec't “ 36 “ @ \$4.....	144 00
self for 16 days' service @ \$5.....	80 00

IONIA DISTRICT ACCOUNT.

R. R. fare of party, Lansing to Howard City, 3 @ \$2.35.....	7 05
“ “ “ “ “ Howard City to Leroy, 3.....	4 20
express charges on our packs, \$1; dinner at Howard City, 3 @ 50c, \$1.50; supper, l., and breakfast at Leroy, 3 @ \$1.50, \$4.50.....	7 00
R. R. fare of self, Lansing to Ionia, to get plats, and ret., \$1.20	2 40
lodging, b., and dinner at Sherman House, waiting for plats..	1 50
paid Ionia Land Office for plats.....	5 00
“ A. A. Nichols, Lansing, for supplies, as per attached bill	14 82
s., l., and breakfast at Leroy, returning, 3 @ \$1.50.....	4 50
dinner at Howard City, returning, 3 @ 50c.....	1 50
R. R. fare of party, Leroy to Howard City, returning, 3.....	4 20
“ “ “ “ “ Howard City to Lansing, 3 @ \$2.35.....	7 05
paid F. Burdick for 13 days, as per attached rec't.....	26 00
services of self in Ionia district, 6 days @ \$5.....	30 00
paid Geo. P. Humphrey for 26 days @ \$4, as per attached rec't	104 00
“ J. M. Longyear “ 26 “ @ \$4, “ “ “ “ “	104 00
W. S. George & Co.,	
To Republican sent one year (from No. 918 to 970) to Land Office	2 00
State Treasurer,	
To postage money furnished State Land Office.....	40 00
U. S. Land Office, E. Saginaw,	
To 16 plats for State Land Office, @ \$1.....	16 00
5 “ “ “ “ “ @ 50c.....	2 50
Amount carried forward.....	\$2,706 56

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$2,706 56
The following accounts for publishing lists of forfeited State lands in various counties, advertised for sale for non-payment of interest due March 1, 1872, were presented, duly certified to by Wm. A. Barnard, Deputy Commissioner of the State Land Office, and allowed, as follows, viz.:	
George M. Dewey, publisher of Hastings Banner, To publishing list of lands in Barry Co., 4 f., 5 t., \$8.40. Primary school interest.....	8 40
Clayton & Hopkins, publishers of Mason County Record, To publishing list of lands in Lake and Mason Co's, 4 f., 5 t., \$8.40. Primary school interest, \$7; swamp land int., \$1.40...	8 40
Robert Smith, publisher of Gratiot Journal, To publishing list of lands in Gratiot Co., 4 f., 5 t., \$8.40. Primary school interest, \$1.40; swamp land interest, \$2; Asylum fund, \$2; salt spring land, \$3.....	8 40
T. G. Stevenson & Co., publishers of Ionia Sentinel, To publishing list of lands in Ionia Co., 3 f., 5 t., \$6.30. Primary school interest, \$4.30; Asylum fund, \$1; salt spring land, \$1	6 30
George C. Rice, publisher of Muskegon Chronicle, To publishing list of lands in Muskegon Co., 3 f., 5 t., \$6.30. Primary school interest, \$5; Asylum fund, \$1.30.....	6 30
A. E. Smythe, publisher of Saginaw Enterprise, To publishing list of lands in Saginaw Co., 3 f., 5 t., \$6.30. Primary school interest, \$5; swamp land interest, \$1.30.....	6 30
A. W. Tucker, publisher of Wexford County Pioneer, To publishing list of lands in Wexford Co., 3 f., 5 t., \$6.30. Primary school interest, \$1.30; Ag'l College interest, \$5.....	6 30
James H. Stone, publisher of Kalamazoo Telegraph, To publishing list of lands in Kalamazoo Co., 4 f., 5 t., \$8.40. Primary school interest, \$3; swamp land, \$3; University, \$2.40.....	8 40
C. F. Kimball, publisher of Pontiac Gazette, To publishing list of lands in Oakland Co., 2 f., 5 t., \$4.20. Primary school interest.....	4 20
D. C. Leach, publisher of Grand Traverse Herald, To publishing list of lands in Grand Traverse, Leelanaw, and Missaukee Co's, 7 f., 5 t., \$14.70. Primary school interest, \$10.70; Ag'l College interest, \$4.....	14 70
D. A. Wagner, publisher Berrien County Record, To publishing list of lands in Berrien Co., 3 f., 5 t., \$6.30. Primary school interest, \$3; University interest, \$3.30.....	6 30
<hr/>	
<i>December 31, 1872.</i>	
S. D. Bingham, P. M., To box rent for quarter ending Dec. 31, 1872.....	1 00
Amount carried forward.....	\$2,791 56

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$2,791 56
S. D. Bingham,	
To paper postage, \$1.30; letter postage, \$3.99.....	5 29

January 29, 1873.

Buck & Blair,	
To 1 looking-glass, \$5; repairing lounge, \$1.....	6 00
Richmonds & Backus,	
To 6 gross Falcon pens, No. 94, @ 42c.....	5 52
1 " " " " 93, @ \$1.05.....	1 05
5 M. plats, sample 353, @ \$27.50.....	137 50
1 doz. ivory folders, sample 106.....	3 00
Cornell & Hosner, publishers of Frankfort Weekly Express,	
To publishing list of forfeited State lands in Benzie Co., advertised for sale for non-payment of interest due March 1, 1872, 2 f., 5 t., \$4.20. Primary school interest, \$3; Ag'l College interest, \$1.20.....	4 20
Wm. T. Clark, publisher of Huron County News,	
To publishing list of forfeited State lands in Huron Co., advertised for sale for non-payment of interest due March 1, 1872, 3 f., 5 t., \$6.30. Primary school interest, \$1.30; swamp land interest, \$5.....	6 30
Smith & Lyon, publishers of Livingston Republican,	
To publishing list of forfeited State lands in Livingston Co., advertised for sale for non-payment of interest due March 1, 1872, 3 f., 5 t., \$6.30. Primary school interest, \$5; swamp land interest, \$1.30.....	6 30

February 26, 1873.

U. S. Express Co.,	
To charges on 9 pkgs.....	2 25
Am. Express Co.,	
To express, 25c, \$4.05, \$2.25, 50c.....	7 05
Henry Ferle & Co.,	
To 1 table, \$4; 1 book-case, \$14.00; 1 letter-box, \$1.....	19 00
W. S. George & Co.,	
To 25 file boxes, 3½x5x9½, being 190 cubic inches, @ 35c.....	8 75
L. K. Hewett & Co.,	
To 12 sponges, @ 5c.....	60
Dart & Davis,	
To repair. hot air pipe.....	25
J. E. Sherman,	
To 20 yd. roll tracing paper.....	6 00
1 double inkstand, \$1.50; 1 draughting stool, \$3.50.....	5 00
Amount carried forward.....	\$3,015 62

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$3,015 62
Applegate & Lee, publishers of Times and Spectator, To publishing list of forfeited State lands in Lenawee Co., adver- tised for sale for non-payment of interest due March 1, 1872, 2 f., 5 t., \$4.20. Primary school interest.....	4 20
Richmonds & Backus, To $\frac{3}{4}$ doz. carmine ink, sample 103, @ \$2.25.....	1 50
3 sponge cups, sample 207, @ 36c, \$1.08; $\frac{1}{4}$ doz. erasers, sam- ple 209, @ \$3.50, \$1.75; 1 doz. penholders, sample 230, 28c	3 11
$\frac{1}{2}$ doz. penholders, sample 231, @ \$4.80, \$2.40; 2 inkstands, 238, \$3.20.....	5 60
1 inkstand, sample 241, \$1.65; 2 mucilage pots, sample 245, \$2.40.....	4 05
$\frac{1}{4}$ gross lead pencils, sample 78, @ \$7.....	1 75
1-6 " " " " 79, @ \$7.....	1 16
1 patent letter-book dampener, sample 249.....	2 25
1 letter clip, sample 215, 40c; 3 lbs. twine, sample 275, @ 25c, 75c.....	1 15
1 doz. ink and pencil erasers, sample 213.....	1 25
Grove & Whitney, To taking down pipe, 50c; 17 ft. speaking-tube, @ 10c, \$1.70....	2 20
32 feet pipe, @ 10c, and 6 elbows, \$3.95; labor, \$2.....	5 95
dampener in furnace pipe, \$1.50; water heater for register box, \$1.50.....	3 00
repair. hot air pipe, \$1; repair. vault door, \$2.....	3 00
repair. furnace pipe.....	50
D. W. Buck, To covering chair, \$2; $1\frac{1}{2}$ yds. paper, @ \$3, \$4.50.....	6 50
$3\frac{1}{4}$ hours' work on chair, \$1.25; repairing and varnishing 2 desk chairs, \$1.50; seating 2 desk chairs, \$2.....	4 75
1 draft board, \$2.30; 1 marking board, 62c.....	2 92
repairing and seating desk chair.....	2 00
Holmes & Alsdorf, To 1 scrub brush, 35c; 1 ditto, 35c.....	70
State Land Office, To postage for February.....	39 00
J. E. Sherman, To nest color cups, 75c; colors, \$3.45; 1 road pen, \$3.....	7 20
thumb tacks, 63c; 3 ruling pens, @ 75c, \$2.25.....	2 88
expressage.....	60
<hr/>	
<i>March 27, 1873.</i>	
S. D. Bingham, P. M., To box rent for quarter ending March 31, 1873.....	1 00
paper postage, \$1.30; letter postage, 30c.....	1 60
Amount carried forward.....	\$3,125 44

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$3,125 44
State Land Office,	
To postage for March.....	50 00
Buck & Blair,	
To 2 desk chairs, @ \$4.50.....	9 00
H. Ferle & Co.,	
To 1 desk, Land Office.....	20 00
W. J. Bowen & Co., publishers of Coldwater Republican,	
To publishing list of forfeited State lands in Branch Co., advertised for sale for non-payment of interest due March 1, 1872, 1 f., 5 t., \$2.10. Swamp land interest.....	2 10

April 30, 1873.

C. E. Brotherton,	
To exploring Sec. 16, T. 39 N., R. 23 W., 2 days.....	10 00
paid assistant 2 days.....	5 00
Fred. Trostel,	
To work on vault door, \$1; repairing shears, 25c.....	1 25
State Treasurer,	
To postage for Land Office for month of April.....	54 00
Richmonds & Backus,	
To 6 rubber sheets, sample 265, \$1.20; 1 Robins' punch, sample 246, \$1.50; 1 box pens, sample 88, \$1.05.....	3 75
1 box pens, sample 92, 42c; 1 microscope, not in contract, \$1.....	1 42
1 waste-paper basket, 75c; 1 box toilet pins, \$1.13.....	1 88
1 paper weight, sample 222.....	85

May 1, 1873.

Daily Post Co., Detroit,	
To adv. swamp land, 2 f., 6 t. daily and 5 t. weekly.....	8 40
daily one year from date, being to March 28, 1874.....	10 00

May 28, 1873.

State Treasurer,	
To postage for Land Office, month of May.....	50 00
Richmonds & Backus,	
To 6 rms. 18 lb. cap, sample 55, @ \$4.44½.....	26 67
4 " 14 " " 54, @ \$3.50.....	14 00
1 " 28 " demy, " 64, \$9; 1 rm. manilla, \$3.60.....	12 60
doz. Arnold's qts., sample 98, \$5.35; 1 lb. Faber's gum, \$1.05.....	6 40
¼ gross rubber tips, sample 203, @ \$2.25.....	56
Amount carried forward.....	\$3,413 32

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$3,413 32
Richmonds & Backus,	
To 6 gross 148 pens, sample 94, @ 42c, \$2.52; 6 gross, sample 90,	
\$1.05	3 57
½ gross lead pencils, sample 78, @ \$7, \$3.50; 6 rolls ribbon,	
\$1.80	5 30
1 lb. twine, samp. 268, 75c; 4 rms. med., samp. 66, @ \$12.20,	
\$48.80	49 55
8 M. envelopes, sample, 333, @ \$3.22	25 76
Charles D. Jewell, publisher Escanaba Tribune,	
To publishing list of reservation of State lands in Chippewa and	
other counties, 1 f., 5 t., \$2.10. Swamp land.....	2 10

June 25, 1873.

State Treasurer,	
To postage stamps for Land Office, month of June.....	45 00
500 postal cards.....	5 00
S. D. Bingham, P. M.,	
To box rent for quarter ending June 30, 1873	1 00
paper postage, \$1.30; letter postage, 69c.....	1 99
B. P. Richmond,	
To repairing clock in Land Office.....	1 50
Richmonds & Backus,	
To 1 M. plats, sample 353	27 50
Lapham & Longstreet,	
To 1 draft board, \$2.50; 1 bench, \$1.50	4 00
H. J. Haight,	
To copy specifications of plat of city of Lansing, 90c; mailing	
same, 7c.....	97
J. A. Crozer,	
To publishing notice of swamp lands reserved from sale in the	
Upper Peninsula, 2 f., 5 t.....	4 20
Fred. M. Maitland,	
To publishing notice of swamp lands reserved from sale in Upper	
Peninsula, 2 f., 5 t.....	4 20

June 26, 1873.

C. P. Reynolds,	
To examination of records of State lands, made on order of Com'r	
of State Land Office.....	10
recording deed, Harmon & Cowl, to State, 11 folios, @ 11c..	1 21
making abstract, 16 f., @ 11c, \$1.76; postage, 18c.....	1 94
E. O. Shaw, publisher Newaygo Republican,	
To publishing list of forfeited State lands in Newaygo Co., adver-	
tised for sale for non-payment of interest due March 1,	
1873, 3 f., 5 t.....	6 30
Amount carried forward.....	\$3,604 51

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$3,604 51
W. S. George & Co.,	
To 22 yds. bleached cotton cloth for plats, @ 15c.....	3 30
15 hours' time preparing and pasting cloth on plats, @ 50c....	7 50
50 file boxes, @ 35c, \$17.50; 25 file boxes, @ 35c, \$8.75.....	26 25
20 sheets best heavy tar board and cut. into 60 pieces, @ 25c..	5 00
<hr/>	
<i>July 30, 1873.</i>	
State Treasurer,	
To postage for Land Office.....	50 00
Charles T. Carr,	
To examination of N. $\frac{1}{4}$ of N. W. $\frac{1}{4}$ Sec. 16, T. 20 N., R. 14 W., 4	
days' work, @ \$2 per day.....	8 00
C. Exera Brown,	
To 1 copy Lansing City Directory for Land Office.....	2 50
U. S. Express Co.,	
To 1 bag sent H. B. Haviland, Trav. City, from Land Office.....	1 00
transportation on 2 pkgs. for Land Office from Hersey.....	1 85
Richmonds & Backus,	
To 14 $\frac{1}{2}$ yds. mounted drawing, @ \$1.20.....	17 70
3 letter-books, leather, sample 247.....	5 25
3,000 plats, sample 353, @ \$27.50.....	82 50
Fred. Morley, Reg. U. S. Land Office,	
To official fee on 36 sections of land by the State for primary	
schools.....	36 00
J. M. Farland, Receiver U. S. Land Office,	
To official fee on 36 sections of land by the State for primary	
schools.....	36 00
Detroit Tribune Co.,	
To 1 copy Michigan State Directory.....	4 00
J. E. Sherman,	
To 1 "T" square, \$1; eyeletting tools, 50c; quill pens, 50c.....	2 00
C. E. Parkinson, Reg. of Antrim Co.,	
To recording patent for the State, 75c; recording quit claim deed	
to the State, 75c; abstract of title, 50c.....	2 00
<hr/>	
<i>July 31, 1873.</i>	
D. J. Evans,	
To expenses making selection of school lands in Detroit district:	
fare to Saginaw and return, 80c; hotel at Saginaw, \$1; car	
fare, 10c.....	1 90
'bus fare, 25c; fare to Lansing, \$2.40; 'bus fare, 25c.....	2 90
hotel in Lansing, \$2.50; 'bus fare, 25c; fare to Detroit, \$2.60	5 35
back fare, 75c; vacant town plats, 88c; hotel in Detroit, \$4..	5 63
fare to Bay City, \$3.40; expenses to Saginaw and return, 80c;	
car fare, 10c.....	4 30
Amount carried forward.....	\$3,915 44

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$3,915 44
D. J. Evans,	
To hotel in Saginaw, \$1; expenses to Saginaw and return, \$1.90..	2 90
fare to Detroit, \$3.40; sleeping-car, \$1.50; hotel in Detroit, \$2	6 90
fare to Port Hope, \$3.50; hotel at Port Hope, \$1.50; livery, \$6	11 00
hotel bill on trip to Bad Axe.....	2 50
fare to Bay City by boat, \$4.50; 14 days' time, @ \$5, \$70....	74 50
W. S. George & Co.,	
To 12 large heavy portfolios, and lettering same, @ \$2.50.....	30 00
50 file boxes, @ 35c.....	17 50
Detroit Tribune Co.,	
To Daily Tribune 1 year, to 1st January, 1874, Land Office.....	10 00

August 1, 1873.

Detroit Post Co.,	
To swamp land reserved from sale, 2 f., daily 6 t., weekly 5 t....	8 40
L. A. Clapp,	
To R. R. fare to Detroit, relative to selection of primary school	
land deficiency for the State, 85, 85, total 170 miles, @ 10c,	
\$17; hotel expenses, \$2.50.....	19 50
R. R. fare to Detroit to arrange and file list of selected indem-	
nity school lands, 170 miles, @ 10c.....	17 00
hotel expenses.....	2 50

September 3, 1873.

State Treasurer,	
To postage for Land Office for August.....	36 00
C. T. Reynolds & Co.,	
To 2 sticks W. & N. sup. sup. India ink, @ \$2.50.....	5 00
Oscar Fenn, Reg. of Deeds, Montcalm Co.,	
To abstract of title, \$1.50; recording 2 deeds, @ 65c, \$1.30.....	2 80
Richmonds & Backus,	
To 3 qrs. paper, sample 3, @ \$1.05, \$3.15; 5 M. envelopes, sample	
326, @ \$6.13, \$30.65; printing 5 M. envelopes, @ \$1, \$5....	38 80
3 gross Spencerian pens, sample 90, @ \$1.05.....	3 15
2 " " " " 93, @ \$1.05.....	2 10
2 " Gillott's " " 88, @ \$1.05.....	2 10
2 " Amalgam " " 92, @ 42c.....	84
2 " Gillott's " " 89, @ 55c.....	1 10
3 inkstands, samp. 238, @ \$1.60, \$4.80; 4 rubber penholders,	
samp. 231, \$1.60.....	6 40
1 doz. penholders, samp. 229, 25c; 1 doz. carmine ink, sample	
103, \$2.25.....	2 50
3 doz. thumb tacks, samp. 260, 75c, \$2.25; 2 gross bands,	
samp. 126, \$1.68.....	3 93
Amount carried forward.....	\$4,222 86

State Land Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$4,222 86
Richmonds & Backus,	
To 2 gross bands, samp. 132, @ \$1.20, \$2.40; 2 gross, samp. 136,	
@ \$1.92, \$3.84.....	6 24
2 gross bands, samp. 151, @ 96c, \$1.92; 2 gross, samp. 169, @	
\$1.20, \$2.40.....	4 32
2 gross bands, samp. 192, @ \$1.32, \$2.64.....	2 64
Am. Express Co.,	
To express for State Land Office.....	25

September 24, 1873.

H. P. Hitchcock,	
To 1 letter box.....	1 00
L. A. Duncan, publisher Niles Republican,	
To publishing notice of public offering of State swamp lands, 1	
folio, 5 insertions.....	2 10
Stevens & Hopper,	
To recording 2 deeds and furnishing abstract of title in the mat-	
ter of certificate No. 10,017, swamp land, on file in Sec. of	
State's office.....	2 50
State Treasurer,	
To postage for Land Office, month of September.....	40 00
S. D. Bingham, P. M.,	
To box rent for quarter ending September 30, 1873.....	1 00
paper postage, \$1.30; letter postage, 93c.....	2 23
A. A. Nichols,	
To 1 soap, castile, 30c; 1 doz. boxes matches, 88c; 1 broom, 35c	1 53
1 scrub brush, 15c; 1 doz. boxes matches, 88c; 4 cakes soap,	
@ 12½c, 50c.....	1 53
1 box matches.....	1 00

September 25, 1873.

D. J. Evans,	
Expenses and services in making selection of school deficiency	
lands in Saginaw district:	
fare to Saginaw and return, 80c; hotel Saginaw, \$1.25.....	2 05
" " " " " 80c; " " \$1.....	1 80
" " " 40c; bus, 25c; fare to Tawas, \$4.....	4 65
meals on boat, \$2; hotel at Tawas, \$3.....	5 00
hotel at Au Sable, \$5.75; bill at Settler's Camp, \$3.....	8 75
" " " " \$4.50; livery team 4 days, \$20.....	24 50
supplies at Locke's store, \$13.50; 1 kettle, \$2.....	15 50
hotel at Tawas, \$4.75; meals at Shad's Hotel, \$2.50.....	7 25
Amount carried forward.....	\$4,368 70

State Land, Office vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$4,358 70
D. J. Evans,	
Thompson's Hotel bill to date, \$12.75; bill at lumber camp,	
\$3.50; meals at camp, \$2.50; John Colgrove, for team 4	
days, \$10.....	28 75
hotel at Thompson's, \$5.50; meals at Shad's Hotel, \$2.50....	8 00
" " Tawas, \$3.50; livery 1 day, \$6.....	9 50
bill at camp on Au Gris, \$3; hotel at Tawas, \$2.50.....	5 50
M. McElroy, 15 days' services—see voucher attached.....	30 00
C. White, 15 " " " " " ".....	30 00
F. Cannis, team hire—see voucher attached.....	10 00
fare to Bay City, \$4; meals on boat, \$2.....	6 00
1 ax, \$1.50; supply bill, Mosher & Meckey—see voucher at-	
tached, \$6.30.....	7 80
hotel bill at Saginaw, \$4.50; fare to West Branch, \$4.....	8 50
paid settler for supplies, \$3.75; paid settler for supplies, \$2.50	6 25
hotel at Thompson's, \$3.50; dinner on road, \$1.50.....	5 00
livery to Tawas, \$6; hotel at Tawas, \$3.50.....	9 50
fare to Bay City, \$4; meals on boat, \$2; hotel at Bay City,	
\$2.50; fare to Saginaw, \$1.20; hotel at Saginaw, \$2.....	11 70
J. Glynn, 11 days' service—see voucher attached.....	22 00
O. Pearson, 37 days' " " " " " ".....	185 00
35 days' personal service.....	175 00
W. S. George & Co.,	
To 100 file boxes.....	35 00
Richmonds & Backus,	
To $\frac{1}{2}$ doz erasers, no sample, \$2.13; pkg. blue ink, 50c.....	2 63
Total for General Allowances.....	<u>\$4,954 83</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To printing 100 blank circulars, "I wish to pay".....	7 00

November 27, 1872.

W. S. George & Co.,	
To printing abstract book headings, 200 sheets, 2 sides.....	2 00
comp'n on same, 16,848 ems, @ 45c.....	7 58
printing pt. pd. list in Lansing, 100 sheets, 2 sides.....	1 00
comp'n on same, 12,384 ems, @ 45c.....	5 57
Amount carried forward.....	<u>\$23 15</u>

State Land Office vs. The State of Michigan.

PRINTING.

December 27, 1872.

Amount brought forward.....	\$23 15
W. S. George & Co.,	
To printing tax book "D" headings, 100, 2 sides.....	1 00
comp'n on same, 13,464 ems, @ 45c.....	6 06
comp'n on Report of Com'r of State Land Office for 1872, 206,780 ems, @ 45c.....	93 05
press-work on same, 102 tokens, @ 38c.....	38 76
printing 2,000 covers for same, @ 70c.....	14 00

January 30, 1873.

W. S. George & Co.,	
To printing 500 blank certs. of purchase pt. pd. swamp land, 2 s.....	5 00
" 1,000 certs. of purchase, swamp land, 2 sides.....	10 00
" 1,000 " " " " " 2 sides.....	10 00
" 1,000 descriptive headings.....	7 00
" 1,000 certs. and rects. taxes due, small.....	7 00
" 500 " " " " " large.....	3 50
" 1,000 circulars requesting payment of interest.....	7 00
" 500 " to Co. Treasurers requiring bonds...	3 50
" 500 " instruction to Co. Treasurers.....	3 50
" 500 blanks, certificates of comparison.....	3 50
" 2,400 " Co. Treasurers' receipts.....	16 80
" 2,000 " " " " " ".....	14 00
" blank for plat book "east," 3 forms, 100 each, 2 s...	3 00
" " " " "west," 3 " 200 " 2 s...	6 00
comp'n on 4 forms, 23,328 ems, @ 45c.....	10 50

February 26, 1873.

W. S. George & Co.,	
To printing 500 money rec'd, 2 sides.....	5 00
" 1,000 blanks for office, \$7; 1,000 proof of settl'm't, \$10.....	17 00
printing 300 blank headings for books, 2 sides.....	3 00
comp'n on same, 13,000 ems, @ 45c.....	5 85

March 27, 1873.

W. S. George & Co.,	
To printing 500 blank proof of settlement and occupation, 2 s...	5 00
" 500 " 3 months' proof of settlement, 2 sides....	5 00

May 1, 1873.

W. S. George & Co.,	
To printing 4,000 p. s. int. receipts.....	28 00
" 1,000 land certs., 2 sides, not valuable for timber....	10 00
Amount carried forward.....	\$365 17

State Land Office vs. The State of Michigan.

PRINTING.

Amount brought forward	\$365 17
W. S. George & Co.,	
To printing 1,000 p. s. certs., \$7; 300 blank R. R. lists, 2 s., \$3..	10 00
comp'n on same, 11,400 ems, @ 45c.....	5 13
printing labels for file boxes, 25 different forms, 100 copies	
each form, @ 70c, \$17.50; comp'n on same, 200 ems on each	
form, 5,000 ems, @ 45c, \$2.25.....	19 75
printing dates for file boxes, 37 different years, 100 copies for	
each form, @ 70c, \$25.90; comp'n on same, 100 ems each	
form, 3,700 ems, @ 45c, \$1.66.....	27 56
printing complete alphabet, large capital letters, A to Z, 26	
different forms, 100 each, @ 70c.....	18 20
comp'n on same, 100 ems each form, 2,600 ems, @ 45c.....	1 17

May 28, 1873.

W. S. George & Co.,	
To printing 700 labels for file boxes, 6 different forms, 200 on one	
and 100 on each of the others.....	4 90
comp'n on same, 220 ems.....	10
Richmonds & Backus,	
To printing 8 M. envelopes.....	8 00

June 26, 1873.

W. S. George & Co.,	
To printing 300 blank notice to Co. Clerks, list of lands trans-	
mitted, \$2.10; comp'n on same, 912 ems, @ 45c, 41c.....	2 51
printing 300 notice to publishers, forfeited lands.....	2 10
comp'n on same, 912 ems, @ 45c.....	41
printing 300 notice bill sent, \$2.10; comp'n, 912 ems, 41c....	2 51
" 300 " to Co. Treasurers, draft sent.....	2 10
comp'n on same, 2,365 ems.....	1 06
printing 1,000 affidavits for settlement, State swamp lands...	7 00
" 1,000 abstracts of forfeited lands, 2 sides.....	10 00
" 1,000 blank applications to pay, \$7; printing 100	
labels for file boxes, 70c; comp'n on same, 250 ems, 11c....	7 81
printing 500 heading for books of Record of Pre-emption, 2	
sides, \$5; comp'n on same, 11,780 ems, \$5.30.....	10 30
printing 600 headings for p. s. land plats, 2 sides.....	6 00
" 1,000 application for settlers' license, 2 sides.....	10 00

July 31, 1873.

W. S. George & Co.,	
To printing on 400 postal cards, \$2.80; comp'n on same, 21c...	3 01
" 2,000 list of lands.....	14 00
Amount carried forward	\$538 79

ANNUAL REPORT OF THE

State Land Office vs. The State of Michigan.

PRINTING.

September 3, 1873.

Amount brought forward.....	\$538 79
W. S. George & Co.,	
To printing 200 labels for file boxes, \$1.40; comp'n, 18c.....	1 58
" 100 " " " " 70c; " 11c.....	81
Total for Printing.....	<u>\$541 18</u>

BINDING.

October 31, 1872.

W. S. George & Co.,	
To press. and trim. 800 abstract blanks.....	\$0 72
ruling 800 abstract blanks twice.....	1 90
press. and trim. 1,000 circulars, "I wish to pay".....	90

November 27, 1872.

W. S. George & Co.,	
To press. and trim. 100 sheets, 9c; ruling 100 sheets 6 t., \$1.50..	1 59
binding 2 qrs. Lansing lots, medium, $\frac{1}{2}$ Russia, \$1.50; paging,	
20c.....	1 70

December 27, 1872.

W. S. George & Co.,	
To dry. and press. 12,000 sigs. Land Office Report, @ $4\frac{1}{2}$ c.....	5 40
folding 12,000 sigs. Land Office Report, @ 5c.....	6 00
stitching 2,000 copies, @ 25c, \$5; cover. and trim. 2,000, @	
50c, \$10.....	15 00

January 30, 1873.

W. S. George & Co.,	
To binding 14 qrs. rects. taxes.....	10 00
ruling 300 sheets paper for State lands, 6 times.....	2 70
binding 10 qrs. abstracts of State lands, full Russia, super	
royal size, @ \$2, \$20; paging same, 90c.....	20 90
outside linen covers for 2 books.....	4 00
ruling 200 sheets paper for tax books, 6 times.....	2 10
binding 5 qrs. tax books, Russia ends and bands, @ \$1.60....	8 00
paging same, 50c; press. and trim. 1,000 desc'n of lands, 90c..	1 40
Amount carried forward.....	<u>\$82 31</u>

State Land Office vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$82 31
W. S. George & Co.	
To ruling 1,000 same 4 times, \$4.60; press. and trim. 1,000 certificates of purchase, 90c; press. and trim. 1,000 certa. swamp land, 90c.....	6 40
press. and trim. 500 certificates pt. pd.....	45
“ “ “ 1,500 tax rects., \$1.35; ruling 1,500 same once, \$1.65.....	3 00
press. and trim. 2,400 int. rects., \$2.16; pasteboard for map, \$1.....	3 16

February 26, 1873.

W. S. George & Co.,	
To press and trim. 2,000 int. rects., \$1.80; press. and trim. 1,000 bills, "Please remit," 90c; ruling 1,000 same twice, \$2.30; ruling 300 plats 4 t., \$1.80.....	6 80
binding 11 qrs. Upper Peninsula plat books, super royal paper, full Russia covers, @ \$2. \$23; 2 outside linen covers, \$4....	26 00
press. and trim. 500 blanks, money rec'd, 45c; ruling 500 4 t., \$2.60.....	3 05

March 27, 1873.

W. S. George & Co.,	
To press and trim. 1,000 proof of abandonment.....	90
“ “ “ 500 “ “ settlement and occupation.....	45
“ “ “ 500 3 months' proof of settlement.....	45
ruling 300 sheets 8 times.....	3 60
binding 10 qrs. cash certa. swamp land, full Russia, @ \$1.80, \$18; paging same, 90c.....	18 90
outside linen covers for 2 books.....	4 00

May 1, 1873.

W. S. George & Co.,	
To press. and trim. 1,000 timber affidavits, 90c; press. and trim. 4,000 p. s. int. rects., \$3.60; press. and trim. 1,000 certs., 90c..	5 40
press. and trim. 300 R. R. lists, 27c; ruling same 4 t., \$1.35..	1 62
binding 321 qrs. letters, @ 15c.....	48 15

May 23, 1873.

W. S. George & Co.,	
To pasting and pasteboard, \$1.50; binding 31 qrs. field notes, Russia backs and covers, cloth sides, @ 40c, \$12.40.....	13 90
54 plats for index in same, @ 3c, \$1.62; paging same, \$2.90..	4 52
ruling 500 sheets field note paper, 4 times.....	2 60
folding same, 25c; stitching same, 25c; trim 500 sheets, 20c..	70

Amount carried forward..... \$236 36

State Land Office vs. The State of Michigan.

BINDING.

June 26, 1873.

Amount brought forward.....	\$236 36
W. S. George & Co.,	
To binding 6 qrs. plats, private claims, etc., and bands, @ \$2....	12 00
press. and trim. 1,000 applications to pay, 90c; ruling same once, \$1.15.....	2 05
press. and trim. 1,000 abstracts of forfeited State lands.....	90
ruling 1,000 same twice.....	2 30

July 31, 1873.

W. S. George & Co.,	
To press. and trim. 1,000 application for settlers' license.....	90
press. 300 sheets for p. s. books, 15c; ruling same 4 t., \$1.80..	1 95
binding 12 qrs. in 3 books, full bound, all Russia, \$1.80.....	21 60
ruling 500 sheets paper, register of licenses, 4 times.....	2 60
press. 500 sheets same, @ 5c, 25c; binding 10 qrs. same, full bound, Russia ends and bands, @ \$1.60, \$16; paging same, 90c	17 15

September 3, 1873.

W. S. George & Co.,	
To press. and trim. 2,000 list of lands, \$1.80; ruling same 4 t., \$8.60; ruling 1,000 sheets field note paper 4 t., \$4.60.....	15 00
folding and stitching same, @ 10c @ 100, \$1; trim. same, 40c	1 40
binding 5 qrs. tract sales book, full Russia, @ \$1.80.....	9 00
outside linen covers.....	2 00
Total for Binding.....	\$325 21

RECAPITULATION.

General Allowances.....	\$4,954 83
Printing.....	541 18
Binding.....	325 21
Total Allowances to State Land Office.....	\$5,821 22

State Treasurer vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

State Treasurer,	
To exchange paid on bonds and coupons purchased Sept. 30 and	
Oct. 1, 1872, on \$225,050 @ 1-10 %	\$225 05
interest on \$74,000, purchased Sept. 30, $\frac{1}{4}$ mo., @ 6 %	185 00
V. P. Collier,	
To cash expenses to New York in retiring State bonds	120 00
" paid telegram to Rochester Savings Bank	1 20
fare to Rochester, \$12.05 ; 2 hack fares in Rochester, \$1	13 05
4 days' hotel expenses, \$14 ; fare from Rochester, \$12.05	26 05

November 27, 1872.

State Treasurer,	
To postage used in office of State Treasurer	30 00
New York Times,	
To adv. the payment of the semi-annual interest due Nov. 1,	
1872, 8 lines, 6 times	9 60
D. G. Raymond,	
To 1 double lens for examining bank notes	4 00

December 27, 1872.

W. S. George & Co.,	
To Republican sent one year, from No. 918 to 970	2 00
State Treasurer,	
To exchange on \$935 of coupons paid in New York during Oct.,	
1872, @ 1-10 %	94
express charges on same from New York to Detroit	25
exchange on \$8,695 of coupons paid in New York during No-	
vember, 1872, @ 1-10 %	8 69
express charges on same from New York to Detroit	25

December 31, 1872.

S. D. Bingham, P. M.,	
To box rent for quarter ending Dec. 31, 1872	1 00
paper postage, \$1.05 ; letter postage, 24c	1 29

January 29, 1873.

New York Times,	
To one year's sub'n for the Daily Times, from No. 6,666	10 00
adv. the payment of bonds and interest due Jan. 1, 1873, 8	
lines, 8 times	12 80
Amount carried forward	\$651 17

State Treasurer vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$651 17
State Treasurer,	
To postage used in his office, \$30; exchange paid on \$352,080 of bonds and coupons paid in N. Y., @ 1-10 %, \$352.08.....	382 08
express charges on same from New York to Detroit.....	1 00
" " " \$7,000 of bonds, New York to Detroit....	25
Brisbin & Conely,	
To 1 caddy matches.....	1 50
Mead & Ballard,	
To 1 office lamp, \$5; 1 chimney, 10c.....	5 10
Frank Wells,	
To 3 feet rubber tubing, @ 60c.....	1 80
Richmonds & Backus,	
To $\frac{1}{2}$ M. envelopes, samp. 281, \$1.15; $\frac{1}{2}$ M. do., samp. 283, \$1.29..	2 44
$\frac{1}{2}$ M. " " 284, \$1.45; $\frac{1}{2}$ M. " " 285, \$1.71..	3 16
1 ream manilla, No. 16.....	12 00

February 26, 1873.

L. K. Hewitt & Co.,	
To $\frac{1}{2}$ of feather duster (pd. by State Treasurer's office).....	1 50

March 27, 1873.

S. D. Bingham, P. M.,	
To box rent for quarter ending March 31, 1873.....	1 00
paper postage " " " " "	1 05
State Treasurer,	
To postage used in office for current quarter.....	45 00

April 30, 1873.

Calvert Lithographing Co.,	
To list of 3 M. checks, bound in books and numbered.....	33 00
New York Times,	
To adv. the payment of int. due May 1, 1873, 6 lines, 7 times....	8 40
W. H. Boothroyd,	
To 1 copy of the Bankers' Almanac for 1873, by Homans.....	3 00
Richmonds & Backus,	
To 2 dies, not in contract, @ \$2, \$4; 5 reams 12 lb. fiat letter, samp. 37, @ \$3, \$15; 1 letter book, samp. 247, \$1.75.....	20 75

May 1, 1873.

Richmonds & Backus,	
To 1 box pens, No. 93, \$1.05; 1 lb. twine, No. 273, 40c.....	1 45
$\frac{1}{2}$ doz. Arnold's ink, No. 98, \$2.68; 3 boxes eyelets, 60c.....	3 28
1 Rogers' eraser, No. 209, 30c; 1 paper knife, No. 112, 40c....	70

Amount carried forward.....	\$1,179 63
-----------------------------	------------

State Treasurer vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$1,179 63
Daily Post Co., Detroit,	
To daily one year, being to March 28, 1874, Treasurer's office...	10 00

May 28, 1873.

State Treasurer,	
To postage used in his office during April and May, 1873.....	30 00
Richmonds & Backus,	
To 6 gross bands, samp. 146, @ 15c, 90c; 1 gross do., samp. 129, 8c	98
1 " " " 132, 10c; 1 do., samp. 135, 11c.....	21
1 " " " 170, 10c; 1 do., " 171, 12c.....	22
1 " " " 172, 11c; $\frac{1}{2}$ gross rub. tips, samp. 203, @ \$2.25, 56c; 1 rm. medium, samp. 66 P., \$12.20.....	12 87

June 25, 1873.

Margaret Maroney,	
To 2 days' work with boy cleaning Treasurer's office, @ \$1.75...	3 50
State Treasurer,	
To postage for the month of June, 1873.....	20 00
express charges on coupons.....	50
S. D. Bingham, P. M.,	
To box rent for quarter ending June 30, 1873.....	1 00
newspaper postage, \$1.05; letter postage, 10c.....	1 15
Ferle & Co.,	
To varnishing desks and counter in Treasurer's office.....	3 50

July 30, 1873.

State Treasurer,	
To postage used in his office during June and July, 1873.....	30 00
George Morgan,	
To cleaning and repairing tumbler lock on inner vault door.....	1 00
C. Exera Brown,	
To 1 copy of his directory of city of Lansing for office.....	2 50
Detroit Tribune Co.,	
To 1 copy of the Michigan State Directory for 1872-3.....	4 00
New York Times,	
To adv. semi-annual interest, July 1, 1873, 7 lines, 7 times.....	9 80

July 31, 1873.

C. Exera Brown,	
To 1 copy of his directory of the city of Lansing, for office.....	2 50
Detroit Tribune Co.,	
To the Daily Tribune 1 year, to 1st Jan., 1874, to State Treas...	10 00
Amount carried forward.....	\$1,323 36

State Treasurer vs. The State of Michigan.

GENERAL ALLOWANCES.

September 3, 1873.

Amount brought forward.....	\$1,323 36
Foltz & Fuller,	
To 1½ days' work repairing door, etc., in Treasurer's office, @ \$2.75, \$4.73; paid for repairing lock, 10c.....	4 83
I. Gillett,	
To adjusting 1 set scales and weights for Cass Co.....	10 00
" 1 set wine measure and 1 set weights for Manistee Co., \$5, and boxing for shipping included.....	5 00
B. P. Richmond,	
To cleaning and oiling clock in State Treasurer's office.....	1 50

September 24, 1873.

State Treasurer,	
To postage used in his office during Aug. and Sept., 1873.....	30 00
S. D. Bingham, P. M.,	
To box rent for quarter ending Sept. 30, 1873.....	1 00
paper postage, \$1.05; letter postage, 24c.....	1 29
Total for General Allowances.....	<u>\$1,376 98</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To printing 1,000 check orders.....	\$7 00

December 27, 1872.

W. S. George & Co.,	
To comp'n on Annual Report of State Treasurer for 1872, 108,- 398 ems, @ 45c, \$48.78; press-work on same, 153 tokens, @ 38c, \$58.14; printing 2,000 covers for same, @ 70c, \$14.....	120 92

January 29, 1873.

Richmonds & Backus,	
To printing on 2 M. envelopes.....	2 00

January 30, 1873.

W. S. George & Co.,	
To printing check book, 500, \$3.50; printing 500 rects., \$3.50...	7 00
Amount carried forward.....	<u>\$136 92</u>

State Treasurer vs. The State of Michigan.

PRINTING.

February 26, 1873.

Amount brought forward.....	\$136 92
W. S. George, & Co.	.
To printing 500 blank licenses.....	3 50

May 1, 1873.

W. S. George & Co.,	
To printing 500 blank rects., \$3.50; printing 100 sheets blank checks on Second Nat'l Bank, Detroit, 70c; comp'n, 6,300 ems, \$2.83.....	7 03
printing 100 sheets blank checks on Am. Nat'l Bank, Detroit. comp'n on same, 6,300 ems, @ 45c.....	70
	2 83

May 28, 1873.

W. S. George & Co.,	
To printing 1,000 blanks, orders for checks, \$7; printing 100 register of drafts and checks remitted, 2 sides, \$1; comp'n, 13,200 ems, @ 45c, \$5.94.....	13 94

June 26, 1873.

W. S. George & Co.,	
To printing 500 rects. on tax and general cash book.....	3 50

July 31, 1873.

W. S. George & Co.,	
To printing 500 blanks for receipts on Land Office cash book...	3 50

September 3, 1873.

W. S. George & Co.,	
To printing 200 headings for letter book, 2 sides.....	2 00
comp'n, 4,400 ems, \$1.98; printing 500 blank rects., \$3.50...	5 48

September 25, 1873.

W. S. George & Co.,	
To printing 3,000 blank instruction to make check to order of..	21 00
printing 100 blank ledger balances, 70c; comp'n, 6,500 ems, \$2.93.....	3 63

Total for Printing.....	<u>\$204 03</u>
-------------------------	-----------------

State Treasurer vs. The State of Michigan.

BINDING.

October 31, 1872.

W. S. George & Co.,

To press. and trim. 200 sheets swamp land warrants.....	\$0 18
ruling 200 same 6 t., \$2.10; binding 6 qrs. same, full bound, Russia ends and bands, \$6; paging same, 60c.....	8 70
press. and trim. 200 sheets daily cash acct., 18c; ruling 200 26 t., \$9.10.....	9 28
binding 8 qrs. same, full bound, Russia ends and bands.....	8 00
paging same, 80c; press. and trim. 1,000 orders for checks, 90c	1 70
binding 8 U. S. Statutes, full law leather, royal octavo.....	10 00
press. and trim. 400 sheets for tax books, 36c; ruling 400 6 t., \$3.30.....	3 66
binding 16 qrs. tax books, full Russia, super royal size, @ \$2..	32 00
press. and trim. 100 sheets salesbook, 9c; ruling 100 6 t., \$1.50	1 59
binding 5 qrs. salesbook, full Russia, super royal size, @ \$2...	10 00
press. and trim. 100 sheets bid book, 9c; ruling 100 6 t., \$1.50	1 59
binding 5 qrs. bid book, full Russia, super royal paper, @ \$2..	10 00
press. and trim. 100 sheets redempn. book, 9c; ruling 100 6 t., \$1.50.....	1 59
binding 5 qrs. redempn. book, full Russia, super royal paper, @ \$2.....	10 00
paging same.....	2 60

December 27, 1872.

W. S. George & Co.,

To dry. and press. 18,000 sigs. State Treasurer's Report, @ 4½c...	8 10
folding 18,000 sigs., @ 5c, \$9; stitch. 2,000 copies, @ 25c, \$5...	14 00
cover. and trim. 2,000 copies, @ 50c.....	10 00

January 30, 1873.

W. S. George & Co.,

To press. and trim. 500 rects., 45c; 100 sheets checks, 9c.....	54
binding same, \$1; ruling 100 sheets same, 25c.....	1 25

February 26, 1873.

W. S. George & Co.,

To press. and trim. 500 blank licenses.....	45
---	----

March 27, 1873.

W. S. George & Co.,

To binding 71 qrs. letters, @ 15c.....	10 65
--	-------

May 1, 1873.

W. S. George & Co.,

To binding 2 books checks.....	2 00
--------------------------------	------

Amount carried forward.....	\$157 88
-----------------------------	----------

State Treasurer vs. The State of Michigan.

BINDING.

May 28, 1873.

Amount brought forward	\$157 88
W. S. George & Co.,	
To press. and trim. 1,000 blanks, orders for checks	90

June 26, 1873.

W. S. George & Co.,	
To press. and trim. 500 rectx. on tax, etc.	45
" " " 100 sheets paper, 9c; ruling same 4 t., \$1....	1 09
bind. 4 qrs. reg. of checks, full bound, Russia ends and bands,	
@ \$1.60	6 40

July 31, 1873.

W. S. George & Co.,	
To press. and trim. 500 rectx. on Land Office cash book	45

September 3, 1873.

W. S. George & Co.,	
To press. and trim. 500 receipts	45

September 25, 1873.

W. S. George & Co.,	
To 28 memorandum blocks, 56c; press. 3,000 blank rectx., @ 5c,	
\$1.50	2 06
ruling 100 sheets 4 t., \$1; binding 4 qrs. letter register, cap	
size, Russia ends and bands, not in contract, \$4	5 00
press. and trim. 100 ledger balances, 9c; ruling 100 twice, 50c	59
Total for Binding	<u>\$175 27</u>

RECAPITULATION.

General Allowances	\$1,376 98
Printing	204 03
Binding	175 27
Total Allowances to State Treasurer	<u>\$1,756 28</u>

Attorney General vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

W. S. George & Co.,

To cash paid postage on proofs of briefs for Att'y General, and copies of briefs for same, all sent by mail to Att'y General for 4 years past.....	\$3 30
--	--------

November 27, 1872.

Dwight May, Attorney General,

To paid for transmitting papers and briefs to Prosecuting Att'y, Mason Co.....	40
express on package to Governor, 25c; express on Johr papers from Port Huron, 25c; express on brief from Lansing, 25c.....	75
express on brief from Lansing, 25c; express on do., 25c.....	50
attendance first week Sup. Court, fare and return.....	6 80
other expenses, \$12.40; express on brief from Lansing, 25c.....	12 65
attendance on Sup. Court, fare and return, \$6.80; expenses, \$9.....	15 80

December 27, 1872.

Richmonds & Backus,

To 1,000 envelopes, sample 338.....	2 58
-------------------------------------	------

December 31, 1872.

Dwight May,

To postage paid.....	5 00
----------------------	------

January 29, 1873.

Frank Wells,

To brush and cup for Att'y General's office.....	75
--	----

Richmonds & Backus.

To 1 punch, samp. 246, \$1.50; 1 box eyelets, samp. 242, 20c....	1 70
2 paper weights, samp. 224, \$1.10; 1 pr. shears, samp. 109, \$2	3 10
1 eraser, samp. 211, 31c; 2 doz. lead pencils, samp. 78, \$1.17..	1 48
1 bottle Arnold's ink, samp. 98, 45c; 1 Carter's ink, samp. 99, 55c	1 00
2 bottles carmine ink, 19c; 1 Faber's eraser, samp. 214, 10c..	29
2 rolls red tape, samp. 255, \$1.50; 1 ruling pen, samp. 254, \$2	3 50
1 bottle mucilage, samp. 244, 62c; 1 doz. penholders, samp. 229, 25c.....	87
1 rm. legal cap, samp. 47, \$6.50; 1 cork screw, 75c.....	7 25

Amount carried forward.....	\$67 72
-----------------------------	---------

Attorney General vs. The State of Michigan.

GENERAL ALLOWANCES.

February 26, 1873.

Amount brought forward.....	\$67 72
W. S. George & Co.,	
To paid express charges on manuscript Report from Att'y General	
May.....	25

February 27, 1873.

Attorney General,	
To postage for January and February.....	17 20

April 30, 1873.

Richmonds & Backus,	
To 4 rms. paper, samp. 46, @ \$6, \$24; 4 rms., samp. 43, @ \$7.50,	
\$30; 2 inkstands, samp. 241, @ \$1.65, \$3.30.....	57 30
500 envelopes, samp. 351, @ \$4.25, \$2.12; 500, samp. 352, @	
\$4.75, \$2.38; 500, samp. 352, @ \$4.75, \$2.38.....	6 88
2 paper weights, samp. 224, @ 55c, \$1.10; 1 gross pens, \$1.20	2 30
1 P. O. scales, \$3.50; 1 letter press, \$10; bowl and brush, \$2.	15 50
1 2 pt. P. O. box, \$1.25; 12 sheets blotting, samp. 2, 53c.....	1 78
6 penholders, samp. 231, @ 40c, \$2.40; gross, No. 32, samp.	
171, \$1.50.....	3 90
2 mucilage pots, samp. 245, @ \$1.20.....	2 40

May 2, 1873.

Attorney General,	
To postage for March and April, \$12.50; fare and expenses to	
and from Detroit, Sup. Court, \$6.80; expenses 4 days' at-	
tendance, \$10.50.....	29 80
fare and expenses to and from Detroit, attend, Sup. Court....	6 80
expenses 3 days' attend., \$7.50; telegraph Clerk Sup. Court,	
\$1.30.....	8 80
express charges on brief, Fowler vs. People.....	25

May 28, 1873.

Attorney General,	
To expenses 4 days' attendance on Sup. Court at Detroit, @ \$2.50	10 00
fare and expenses to and from Detroit.....	6 80
E. B. Wood, Dep. Clerk Sup. Court,	
To copy of return (written) in People vs. Geo. R. Fowler, 56 folios,	
@ 15c, for Att'y Gen'l, \$8.40; ex. on same to G. Rapids, 25c	8 65

June 25, 1873.

Frank Wells,	
To 1 feather duster for Att'y General's office.....	2 50
Amount carried forward.....	\$248 83

Attorney General vs. The State of Michigan.

GENERAL ALLOWANCES.

July 31, 1873.

Amount brought forward.....	\$248 83
Byron D. Ball,	
To expenses and mileage from Lansing to Marquette, at request of Governor, and in the matter of the People of the State vs. H. D. Smith—mileage, 1,400 miles, @ 10c.....	140 00
6 days' hotel bill at Marquette, @ \$3.50.....	21 00
paid telegram to Chas. Upson in land cases.....	1 10
“ “ “ Detroit and return in same cases.....	1 45
“ “ “ Lansing “ “ “ “ “.....	1 00
“ express charges on papers to Lansing, People vs. H. D. Smith.....	25
paid telegraph Aud. Gen'l, matter of trespass upon lands, and answer.....	1 03
paid telegram from Marquette to Henry D. Smith, and answer to same, in People vs. H. D. Smith.....	2 50
paid telegram to same party, \$1.50; answer to same, \$1.25....	2 75
“ Register of Marquette Co. for recording 2 <i>lis pendens</i> in case of People vs. H. D. Smith, @ 50c each.....	1 00
postage stamps, seven different items, May 3 to July 28.....	24 00
Detroit Tribune Co.,	
To Daily Tribune 1 year, to 1st Jan., 1874, to Att'y Gen'l.....	10 00
W. S. George & Co.,	
To paid express on bill of complaint to Gd. Rapids.....	50
Total for General Allowances.....	<u>\$455 41</u>

PRINTING.

October 30, 1872.

W. S. George & Co.,	
To printing, with covers, brief for Att'y Gen'l in case of Wm. L. Snyder vs. The People.....	\$12 00
printing, with covers, brief for Att'y Gen'l in case of Phillip Johr vs. The People, \$9; printing, with covers, brief for Att'y Gen'l in case of James Borden vs. The People, \$12....	21 00
printing brief for Att'y Gen'l, with covers, in case of Pillsbury, Benjamin & Bradley vs. The Aud. Gen'l.....	18 00
printing, with covers, brief for Att'y Gen'l in case of M. Merwin vs. The People, \$9; printing brief, with covers, for Att'y Gen'l in case of The People vs. Edward Smith, \$12....	21 00
printing, with covers, brief for Att'y Gen'l in case of William Knapp, Wm. Cooper, and A. Harrington vs. The People....	12 00
Amount carried forward.....	<u>\$84 00</u>

Attorney General vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$84 00
W. S. George & Co.,	
To printing, with covers, brief for Att'y Gen'l in case of Frank Gale vs. The People, \$9; printing, with covers, brief for Att'y Gen'l in case of Henry Johr et al. vs. The People, \$12	21 00

January 30, 1873.

W. S. George & Co.,	
To printing brief for Att'y Gen'l, with covers, in case of Benjamin Hill vs. The People.....	9 00

May 1, 1873.

W. S. George & Co.,	
To printing brief, with covers, for Att'y Gen'l in case of Charles Dennis and James McGuire vs. The People.....	6 00
printing brief, with covers, for Att'y Gen'l in case of Geo. R. Fowler vs. The People, \$15; printing brief, with covers, for Att'y Gen'l in case of W. Brewer vs. The People, \$17.50....	32 50

May 28, 1873.

W. S. George & Co.,	
To comp'n on Annual Report of Att'y Gen'l for year ending Sept. 30, 1872, 363,440 ems, @ 45c.....	163 55
press-work on same, 136 tokens, @ 38c.....	51 68
printing 2,000 covers for same, @ 70c.....	14 00
printing brief, with covers, for Att'y Gen'l in case of James L. Perkins vs. The People, \$17.50; ex. on same to Det., 25c	17 75

July 31, 1873.

W. S. George & Co.,	
To re-printing for Att'y Gen'l brief in case of The People vs. Geo. R. Fowler, \$6; printing brief for Att'y Gen'l, with covers, in case of Jacob R. Chappell vs. The People, \$12.....	18 00
paid express charges on copies of brief from Att'y Gen'l.....	25
printing bill of complaint for Att'y Gen'l, before Circuit Court of Ingham Co., in regard to mineral land unlawfully patented to Henry D. Smith, 57,120 ems, @ 45c.....	25 70
press-work on same, 8 tokens, @ 38c.....	3 04

Total for Printing.....	<u>\$446 47</u>
-------------------------	-----------------

Attorney General vs. The State of Michigan.

BINDING.

February 27, 1873.

W. S. George & Co.,	
To interleaving, paper, and binding 5 vols. Compiled Laws 1871, for Att'y Gen'l.....	\$10 00

June 26, 1873.

W. S. George & Co.,	
To dry. and press. 16,000 signatures Att'y Gen'l's Report, @ 4½c..	7 20
folding 16,000 signatures Att'y Gen'l's Report, @ 5c.....	8 00
stitch. 2,000 copies, @ 25c, \$5; cover. and trim. 2,000 copies, @ 50c, \$10.....	15 00

July 31, 1873.

W. S. George & Co.,	
To press. and trim. 100 sheets, bill of complaint for Att'y Gen'l before Circuit Court of Ingham Co., in regard to mineral lands unlawfully patented to Henry D. Smith.....	9
binding 8 copies same, large size, cloth covers, @ 40c.....	3 20
furnishing super royal paper for 8 copies, @ 10c.....	80
Total for Binding.....	<u>\$44 29</u>

RECAPITULATION.

General Allowances.....	\$455 41
Printing.....	446 47
Binding.....	44 29
Total Allowances to Attorney General.....	<u>\$946 17</u>

Superintendent of Public Instruction vs. The State of Michigan.

GENERAL ALLOWANCES.

November 27, 1872.

State Treasurer,	
To postage furnished the office of Supt. of Pub. Instruction.....	\$20 00
J. Foltz,	
To 2 boxes, @ 68c.....	1 36
C. B. Stebbins, Dep. Supt. Pub. Instruction,	
To paid express on package to Olivet, 25c; ditto, 25c.....	50
6 lbs. candles, @ 22c, \$1.32; express on pkg. from Adrian, 50c	1 82
paid express on package from Pontiac, 30c; ditto from Cassopolis, 25c.....	55
paid express on package from Muskegon, 40c; from Spring Lake, 25c.....	65
ditto from Bay City, 25c; ditto from Ypsilanti, 50c.....	75
ditto from Eaton Rapids, 30c, 25c; ditto to Olivet, 25c.....	80
Oramel Hosford, Supt. Pub. Instruction,	
To expenses in visiting Schoolcraft on official business, Jan. 8, 1872:	
fare from Lansing, \$2.50; dinner at Battle Creek, 75c=	\$3.25
fare to Lansing, \$2.50; dinner at Battle Creek, 75c=	3.25
	6 50
expenses in visiting Port Huron, Bay City, and Royal Oak on official business, Feb. 20, 1872: Fare from Lansing to Port Huron, \$5; Port Huron to Bay City, \$4; hotel at Bay City, \$3; fare from Bay City to Royal Oak, \$3; from Royal Oak to Lansing, \$3; hotel at Detroit, \$3.....	21 00
expenses in visiting Galesburg on official business, March 4, 1872: Fare from Lansing, \$1.75; hotel bill, \$3; fare to Lansing, \$1.75.....	6 50

December 27, 1872.

W. S. George & Co.,	
To Republican sent one year, from No. 918 to 970, to Supt.....	2 00

December 31, 1872.

S. D. Bingham, P. M.,	
To box rent for quarter ending Dec. 31, 1872.....	1 00
paper postage, \$1.22; letter postage, \$26.91.....	28 13

January 29, 1873.

D. K. Fuller,	
To work in Supt.'s room—register, 75c; putting in same, and cutting hole outside, \$2.....	2 75
E. W. Baker,	
To cleaning clock in office of Public Instruction.....	1 00
Amount carried forward.....	\$95 31

Superintendent of Public Instruction vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$95 31
Richmonds & Backus,	
To 1 700-page letter book, \$1.40 ; 1½ lbs. twine, samp. 276, 31c..	1 71
22 rms. 22 lb. demy, samp. 64, @ \$5.44½.....	119 79
4 " 24 lb. " " 64, @ \$5.44½.....	21 76
<hr/>	
<i>February 26, 1873.</i>	
Davis & Larned,	
To 2 lamps for Supt. of Pub. Instruction, @ \$4.....	8 00
State Treasurer,	
To postage furnished Supt. of Pub. Instruction.....	35 00
<hr/>	
<i>February 27, 1873.</i>	
T. B. Thrift,	
To 15 lbs nails.....	1 05
<hr/>	
<i>March 27, 1873.</i>	
S. D. Bingham, P. M.,	
To box rent for quarter ending March 31, 1873.....	1 00
paper postage same time, \$1.22 ; letter postage same time, 2c..	1 24
H. Ferle & Co.,	
To 1 book case for Supt. of Pub. Instruction.....	60 00
Richmonds & Backus,	
To 1,000 envelopes, samp. 352, \$9.50 ; 1,000 ditto, samp. 353, \$9.50	19 00
<hr/>	
<i>April 30, 1873.</i>	
E. F. Cooley,	
To 1 foot pipe, 20c ; 1 ½ coupling, 10c ; ½ hour's time fitting, 20c	50
<hr/>	
<i>May 2, 1873.</i>	
Richmonds & Backus,	
To 1 inkstand, samp. 241, \$1.65 ; 1 bottle carmine, samp. 103, 19c	1 84
1 paper knife, samp. 112, 40c ; 1 Robins' punch, samp. 246,	
\$1.50.....	1 90
1 sponge and cup, not in contract, 30c ; 1 paper weight, ditto,	
\$1.50.....	1 80
1 card case, not in contract, 50c ; 1 mucilage pot, ditto, 50c..	1 00
pencils and tips, not in cont., 52c ; 2 reference files, ditto, 75c	1 27
1 reference file, " " " 25c ; 1 doz. pkgs. blotters, do., \$1	1 25
½ lb. twine, samp. 270, 33c ; ½ gross rub. tips, samp. 203, 56c..	89
½ doz. penholders, samp. 228, 10c ; ½ doz. penholders, samp.	
229, 13c.....	23
1 paper clip, samp. 217, 50c ; ½ rm. foolscap, samp. 51, 93c...	1 43
2 bottles mucilage, samp. 244, \$1.24 ; 1 bottle Arnold's, samp.	
98, 45c.....	1 69
Amount carried forward.....	\$377 66

Superintendent of Public Instruction vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$377 66
Daily Post Co., To daily 1 year, being to March 28, 1874, to office of Pub. In- struction	10 00
<hr/>	
<i>May 23, 1873.</i>	
J. Foltz, To 73 boxes for school reports, @ 68c.....	49 64
Richmonds & Backus, To 1 rm. legal cap, samp. 49, \$3.92; $\frac{1}{4}$ rm. foolscap, samp. 50, \$1.59 22 rms. demy, 20 lb., samp. 64, @ \$6, \$132; 8 rms. demy, 24 lb., samp. 64, @ \$7.20, \$57.60; 2 lbs. twine, samp. 275, @ 25c, 50c	5 51 190 10
<hr/>	
<i>June 25, 1873.</i>	
State Treasurer, To postage for Supt. of Pub. Instruction	50 00
<hr/>	
<i>June 26, 1873.</i>	
S. D. Bingham, To box rent for quarter ending June 30, 1873.....	1 00
paper postage same time, \$1.22; letter postage same time, 24c	1 46
<hr/>	
<i>July 30, 1873.</i>	
Foltz & Fuller, To 138 boxes for school laws, for Supt. of Pub. Instruction, @ 68c	93 84
A. Jackson, To work—repairs in office of Supt. of Pub. Instruction.....	2 50
<hr/>	
<i>July 31, 1873.</i>	
Detroit Tribune Co., To Daily Tribune 1 year, to 1st Jan., 1874, to Supt. Pub. Inst'n..	10 00
<hr/>	
<i>September 3, 1873.</i>	
State Treasurer, To postage in Supt. of Pub. Instruction's office.....	40 00
W. S. George & Co., To paper for printing circulars, Teachers' Institutes.....	7 20
Grove & Whitney, To 5 lbs. nails, 35c; 5 lbs. nails, 35c; 2 lbs. nails, 14c; 5 lbs. nails, 35c.....	1 19
3 lbs nails, 21c; 5 lbs. nails, @ 6c, 30c; 5 lbs. nails, 30c; 5 lbs. nails, 30c.....	1 11
Amount carried forward.....	\$841 21

Superintendent of Public Instruction vs. The State of Michigan.

GENERAL ALLOWANCES.

September 24, 1873.

Amount brought forward.....	\$841 21
S. D. Bingham, P. M.,	
To box rent for quarter ending Sept. 30, 1873.....	1 00
paper postage same time, \$1.22; letter postage same time, 15c.....	1 37
Richmonds & Backus,	
T 1 lb. twine, samp. 268, 75c; $\frac{1}{2}$ doz. Arnold's qts., samp. 98, \$2.68.....	3 43
2 rms. 32 lb. medium, samp. 66, @ 22 $\frac{1}{2}$ c.....	14 56

September 25, 1873.

W. S. George & Co.,	
To paper for printing Institute programmes.....	2 25
Total for General Allowances.....	<u>\$863 82</u>

PRINTING.

January 30, 1873.

W. S. George & Co.,	
To printing 200 list of Supts. of Schools.....	\$1 40
comp'n on same, 2,576 ems, @ 45c.....	1 16

February 26, 1873.

W. S. George & Co.,	
To printing 1,000 complimentary slips.....	7 00
comp'n on Annual Report of Supt. of Pub. Instruction for 1872,	
from page 1 to 144, inclusive, 233,855 ems, @ 45c.....	105 23
press-work on same, 732 tokens, @ 38c.....	278 16

May 1, 1873.

W. S. George & Co.,	
To comp'n on Annual Report of Supt. of Pub. Instruction for	
1872, from page 145 to end, with title page and contents,	
379,771 ems, @ 45c.....	170 90
press-work on same, 680 tokens, @ 38c.....	258 40

May 28, 1873.

W. S. George & Co.,	
To printing 100 notice to Co. Clerks, 70c; comp'n, 2,000 ems, 90c.....	1 60
printing 200 list of Co. Supts., \$1.40; comp'n, 3,645 ems, \$1.64.....	3 04
" 200 circulars to Co. Supts., 2 sides.....	2 00
comp'n on same, 6,840 ems, \$3.08; paper for same, \$1.25.....	4 33
Amount carried forward.....	<u>\$833 22</u>

Superintendent of Public Instruction vs. The State of Michigan.

PRINTING.

Amount brought forward	\$833 22
W. S. George & Co.,	
To printing 200 supplemental circulars to Co. Supts., 2 sides....	2 00
comp'n on same, 3,420 ems, \$1.54, paper for same, 63c.....	2 17
printing 100 circulars to Co. Clerks, 70c; comp'n, 3,660 ems, \$1.65.....	2 35

June 26, 1873.

W. S. George & Co.,	
To printing 3,900 blanks for Annual Report of School Inspectors, 2 sides, \$39; printing 14,100 blanks, school census, 2 sides, \$141; printing 7,000 circulars to Directors, \$70.....	250 00

July 31, 1873.

W. S. George & Co.,	
To printing 100 notice to Co. Supts., 2 sides.....	1 00
comp'n on same, 3,965 ems, @ 45c.....	1 78

September 3, 1873.

W. S. George & Co.,	
To printing 100 notices school laws sent, 70c; comp'n, 38c.....	1 08
" headings on 300 postal cards, \$2.10; comp'n, 38c....	2 48
" 2,000 Teachers' Institute circulars, 2 sides.....	20 00

September 25, 1873.

W. S. George & Co.,	
To printing 5,800 3d grade teachers' certificates in fancy colored ink, on one side, 50 % extra.....	60 90
printing 600 Institute programmes, 2 sides.....	6 00
" 100 labels for query-box, 70c; comp'n, 250 ems, 11c.....	81

Total for Printing.....	<u>\$1,183 79</u>
-------------------------	-------------------

BINDING.

December 27, 1872.

W. S. George & Co.,	
To ruling 200 sheets school blanks twice.....	\$0 70

January 30, 1873.

W. S. George & Co.,	
To dry. and press. 1,800 sigs. Supt. Pub. Instruct'n's Report, @ 4½c	81
folding 1,800 sigs. Supt. Pub. Instruction's Report, @ 5c.....	90
stitch. 300 copies, @ 25c, 75c; trim. 300 copies, @ 25c, 75c....	1 50

Amount carried forward.....	<u>\$3 91</u>
-----------------------------	---------------

Superintendent of Public Instruction vs. The State of Michigan.

BINDING.

March 27, 1873.

Amount brought forward.....	\$3 91
W. S. George & Co.,	
To dry. and press. 1,200 sigs. School Fund, @ 4½c.....	54
fold. 1,200 same, 60c; stitch. 200 copies, 50c; trim. 200, 50c.....	1 60

May 28, 1873.

W. S. George & Co.,	
To dry. and press. 349,200 sigs. School Reports 1872, @ 4½c.....	157 14
folding 349,200 sigs. School Reports 1872, @ 5c.....	174 60
binding 1,200 same, paper covers, @ 10c.....	120 00
“ 6,000 same, leather backs, @ 20c.....	1,200 00
“ 500 same, full cloth covers, @ 25c.....	125 00
cleansing, refolding, and binding 21 qrs. Inspectors' returns,	
double crown size, whip-stitched.....	21 00
ruling 100 sheets, circulars to Co. Clerks, twice.....	50
press. and trim. 400 circulars to Co. Supts.....	36
“ “ “ 100 “ “ send Annual Report.....	9

July 31, 1873.

W. S. George & Co.,	
To press. and trim. 3,900 blank Inspectors' Reports.....	3 51
ruling 3,900 same 3 times, \$12.15; press. and trim. 7,000	
blank Directors' Reports, \$6.30; press. and trim. 14,100 cen-	
sus report, \$12.69.....	31 14
ruling 14,100 census report twice.....	28 50

September 3, 1873.

W. S. George & Co.,	
To press. and trim. 2,000 circulars for State Teachers' Institutes.....	1 80

September 25, 1873.

W. S. George & Co.,	
To press. and trim. 100 circulars, distribution of laws.....	9
Total for Binding.....	<u>\$1,869 78</u>

RECAPITULATION.

General Allowances.....	\$863 82
Printing.....	1,183 79
Binding.....	1,869 78
Total Allowances to Superintendent of Public Instruction.....	<u>\$3,917 39</u>

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

State Treasurer,	
To postage furnished the State Librarian.....	\$10 00
book postage for 22d and 23d Michigan and other books.....	30 00
A. P. Coryell,	
To 2 tassels, @ 20c, 40c; 3 yds. cord, @ 5c, 15c; 3 nails, @ 10c, 30c	85
work hanging pictures in State Library.....	1 00
Richmonds & Backus,	
To 1 rm. 14 lb. foolscap, samp. 51, \$3.71; 1 doz. pencils, 58c.....	4 29

October 31, 1872.

W. S. George & Co.,	
To paper furnished State Library for printing labels, etc.....	3 00

November 27, 1872.

A. A. Nichols,	
To 2 packages soap, @ 25c.....	50

December 27, 1872.

A. M. U. Express Co.,	
To express charges from Sept. 28 to Nov. 21, 1872.....	27 45
“ “ Nov. 29 to Dec. 21, 1872.....	10 05
W. S. George & Co.,	
To paper furnished State Library for printing rects and labels...	4 20
Republican sent 1 year, from No. 918 to 970, to Library.....	2 00
Richmonds & Backus,	
To 1 rm. 36x40 manilla, No. 13, 90 lbs., \$9; 1 rm. 24x36 manilla,	
No. 10, 50 lbs., \$6; 6 lbs. twine, No. 274, @ 30c, \$1.80.....	16 80
6 lbs. twine, No. 275, @ 25c, \$1.50; 6 lbs. twine, No. 276, @	
25c, \$1.50.....	3 00

December 31, 1872.

S. D. Bingham, P. M.,	
To box rent for quarter ending Dec. 31, 1872.....	1 00
paper postage same time, \$1.22; letter postage same time, 56c	1 78

January 29, 1873.

A. M. U. Express Co.,	
To express charges from Dec. 28, 1872, to Jan. 27, 1873.....	10 35
H. Ferle & Co.,	
To 1 cupboard, \$22; 1 lock, \$4; work, \$1.....	27 00
2 tables, \$18; 1 bookcase, \$90.....	108 00

Amount carried forward.....	\$261 27
-----------------------------	----------

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$261 27
Davis & Larned,	
To 2 bracket lamps and reflectors, @ \$2.50, \$5; 2 spittoons, @ 50c, \$1.....	6 00
2 doz. No. 2 chimneys, @ \$1.50, \$3; ¼ doz. No. 2 chimneys, 38c	3 38
1 " " 1 " \$1; 1 doz. lamp wicks, 15c; lamp trimmer, 50c.....	1 65
1 carpet sweeper, \$3.50; 1 porcelain shade and holder, 75c...	4 25
2 student's chimneys, 20c; 1 tunnel, 15c.....	35
Frank Wells,	
To 1 counter brush, 50c; marking brush and paint, 60c.....	1 10
Richmonds & Backus,	
To ½ doz. qts. ink, samp. 98, @ \$5.35, \$2.67; 2 inkstands, samp. 240, @ \$1.35, \$2.70; 1 gross pens, samp. 93, \$1.05.....	6 42
1-6 gross pencils, samp. 79, @ \$7, \$1.17; 2 doz. penholders, samp. 228, @ 40c, 80c; 1 doz. red tape in sticks, samp. 225, 75c.....	2 72
1 sponge cup and sponge, samp. 205, 20c; 1 qt. mucilage, samp. 244, 62c.....	82
7½ lbs. twine, samp. 275, @ 25c, \$1.88; 1 rm. legal cap, samp. 48, \$6.50.....	8 38
½ doz. ink and pencil erasers, samp. 213, 62c; 1 gross rubber rings, samp. 145, 36c; 1 ditto, samp. 152, 10c.....	1 08
1 rm. manilla, samp. 16, \$12; 1 qr. manilla, sample 16, \$1.20.	13 20
1 doz. mucilage brushes, \$1.75; 4 rms. note heads, No. 43, @ \$7.50, \$30.....	31 75
<hr/>	
<i>January 30, 1873.</i>	
W. S. George & Co.,	
To paper furnished for printing for State Library.....	2 05
<hr/>	
<i>February 26, 1873.</i>	
Am. Express Co.,	
To express charges from Jan. 31 to Feb. 21, 1873.....	5 55
Grove & Whitney,	
To 18 feet 6 in. trough, @ 25c, \$4.50; 2 3-qt. pails, 40c; labor for skylight, \$1.30.....	5 80
H. A. Tenney,	
To paid freight on package of specimens of alabaster sent to State Lib'ry by Smith & Beard, Wenona, Mich., 25c; drayage on same, 10c.....	35
<hr/>	
<i>March 27, 1873.</i>	
S. D. Bingham, P. M.,	
To box rent for quarter ending March 31, 1873.....	1 00
paper post'ge " " " " ".....	1 22
Amount carried forward.....	\$358 34

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$358 34
W. S. George & Co.,	
To paper furnished State Library for print. blanks, \$1.25, 35c, 65c	2 25
Am. Express Co.,	
To express charges from Feb. 26 to March 25, 1873.....	8 25
<hr/>	
<i>April 30, 1873.</i>	
U. S. Express Co.,	
To freight on package for Library.....	1 00
O. H. Gilkey,	
To freight on box of books, 25c; drayage on same, 10c.....	35
State Treasurer,	
To postage for Library.....	20 00
Richmonds & Backus,	
To 1 Robins' punch, sample 246.....	1 50
<hr/>	
<i>May 1, 1873.</i>	
Am. Express and W. U. Tel. Cos.,	
To express charges from March 28 to April 19, 1873.....	9 95
telegram.....	91
<hr/>	
<i>May 2, 1873.</i>	
Daily Post Co.,	
To Daily one year, being to March 28, 1874, to State Library....	10 00
<hr/>	
<i>May 28, 1873.</i>	
State Treasurer,	
To postage for State Library.....	20 00
W. S. George & Co.,	
To paper furnished Library for printing blanks.....	1 25
paid express on books from New York, sent in by mistake....	60
Dart & Davis,	
To 16 prs. 2 lb. butts, @ 10c, \$1.60; 8 brass cup locks, @ 50c, \$4.	5 60
8 brass escutcheons, 8c; 16 doz. screws, 80c; 16 flush bolts,	
\$1.60.....	2 48
2 boxes 24x40 d. p. glass, \$30; 2 lights, 24x40, @ \$2.25, \$4.50	34 50
paid Chapin & Vanderhoof, for work on bookcases, 7½ days, @	
\$3, \$22.50; ½ lb. glue, 15c; draying, 25c.....	22 90
Calaghan & Co., Chicago,	
To 1 seal or Library stamp.....	12 00
Richmonds & Backus,	
To 2 rms. flat letter, No. 37, @ \$3, \$6; 2 rms. legal cap, No. 49,	
@ \$3.92, \$7.84; 1-6 gross pencils, No. 76, @ \$6.25, \$1.04...	14 88
1 gross 303 pens, No. 88, \$1.05; 1 box bands, No. 151, 8c....	1 13
Amount carried forward.....	\$527 89

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$527 89
To 1-12 doz. rubbers, No. 250, @ \$3, 25c; 1-12 doz. ditto, No. 251, 75c.....	1 00
1 spool tape, No. 255, 75c; 2 M. envelopes, No. 333, @ \$3.22, \$6.44.....	7 19
2 M. envelopes, No. 348, @ \$2.25, \$4.50; 2 inkstands, No. 240, \$2.70.....	7 20
1 M. envelopes, No. 324, \$5.32; 1-6 doz. erasers, No. 209, 58c.....	5 90
<hr/>	
<i>June 25, 1873.</i>	
State Treasurer,	
To postage for State Library.....	15 00
S. D. Bingham, P. M.,	
To box rent for quarter ending June 30, 1873.....	1 00
paper post'ge " " " " ".....	1 22
Frank Wells,	
To $\frac{1}{2}$ gal. turpentine, 75c; $\frac{1}{2}$ gal. oil, 56c.....	1 31
$\frac{1}{2}$ gal. coach varnish, \$1.75; 3 pails Eng. lead, \$5.25.....	7 00
4 lbs. red lead, 64c; 2 lbs. Venetian red, 20c; 9 lbs. putty, 72c.....	1 56
3 lbs. emerald green, \$1.20; 1 lb. chrome yellow, 35c.....	1 55
japan, 15c; sand-paper, 6c.....	21
H. A. Tenney,	
To paid express on box of books from Chicago.....	1 25
O. H. Gilkey,	
To freight on box of books from Chicago, \$1.62; drayage, 20c..	1 83
Chapin & Vanderhoof,	
To lumber for bookcase, 229 feet, @ $3\frac{1}{2}$ c, \$7.91; nails, 5 lbs., 35c	8 26
labor, $8\frac{1}{2}$ days. @ \$3, \$26.25; extra lumber, 160 ft., @ 4c, \$6.40	32 65
Jacob Baumgrass,	
To graining in State Library 1 day, \$3; material furnished, 50c..	3 50
glazing, 2 hours' time.....	60
<hr/>	
<i>June 26, 1873.</i>	
W. S. George & Co.,	
To paper furnished State Library for printing circulars, etc.....	8 40
<hr/>	
<i>July 30, 1873.</i>	
Am. Express Co., Lansing,	
To pkg. Cincinnati, Ohio, 50c; pkg. New York, N. Y., \$1.....	1 50
1 pkg. Annapolis, Md., 80c; 1 pkg. Bay City, Mich., 25c..	1 05
1 " Albany, N. Y., 75c; 1 " Chicago, Ill., 40c..	1 15
1 " Indianapolis, Ind., 35c; 1 " Boston, Mass., \$4.70	5 05
1 " Chicago, Ill., \$3; 1 " Albion, Mich., 25c..	3 25
1 " Atlanta, Ga., \$1; 1 " New York, N. Y., \$1.75	2 75
1 " Springfield, Ill., 55c; 1 " Chicago, Ill., 40c..	95
Amount carried forward.....	\$650 21

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$650 21
Am. Express Co., Lansing,	
To 1 pkg. Cincinnati, Ohio, 50c; 1 pkg. Boston, Mass., 75c..	1 25
1 " Nashville, Tenn., 70c; 1 " Concord, N. H., \$1.20	1 90
1 " Cincinnati, Ohio, 40c; 1 " Detroit, Mich., 70c..	1 10
1 " Baltimore, Md., 60c; 1 " Grand Rapids, 30c..	90
1 " New York, N. Y., 75c; 1 " Cincinnati, Ohio, 40c..	1 15
1 " Boston, Mass., 75c; 1 " Springfield, Mass., 75c..	1 50
New Britain, Conn., \$1.25; Detroit, Mich., 30c.....	1 55
Marquette, Mich., 1 box, 81 lbs., \$4.50; Chicago, Ill., 30c....	4 80
New Orleans, La., \$2; Boston, Mass., \$1.60; Detroit, Mich., 30c	3 90
Springfield, Ill., \$1; Albany, N. Y., \$2; Pontiac, Mich., 40c..	3 40
Columbus, Ohio, 40c; Indianapolis, Ind., 50c.....	90
Morrisania, N. Y., 50c; Washington, D. C., \$1.50.....	2 00

July 31, 1873.

W. S. George & Co.,	
To paper furnished State Library for bind. 4 books, 36 lbs., @ 25c	9 00
75 file boxes, @ 35c.....	26 25
Detroit Tribune Co.,	
To Daily 1 year, to 1st Jan., 1874, sent to State Library.....	10 00

September 3, 1873.

State Treasurer,	
To postage for State Library.....	15 00
W. S. George & Co.,	
To 14 lbs. paper for Library, for Historical Record.....	3 50
F. F. Russell,	
To 2 frames, \$7.85; 8 yds. cord and 2 picture nails, 85c.....	8 70
U. S. Express Co.,	
To State Librarian, per Governor, Madison, Wis.....	50
" " Indianapolis, Ind., 25c; Chicago, Ill., 90c....	1 15
" " Des Moines, Iowa, 50c; freight on 1 pkg.	
Addison, Mich., 30c; on 1 pkg. Chicago, Ill., 80c.....	1 60
American Express Co.,	
To express charges from Providence, R. I., 80c; G. Rapids, Mich., 30c	1 10
do. from Washington, D. C., \$5; from Chicago, Ill., 40c.....	5 40
do from Hastings, Mich., 25c; Chicago, Ill., 40c; Washing- ton, D. C., \$1.25.....	1 90

September 24, 1873.

Am. Express Co.,	
To express from Ann Arbor, 30c; ditto from Raleigh, N. C., \$1.30	1 60
Amount carried forward.....	\$760 26

State Library vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward	\$760 26
Am. Express Co.,	
To Express from Richmond, Va., \$1.25; ditto from Detroit, 30c..	1 55
" " Washington City, \$1.10; ditto from New York	
City, 75c.....	1 85
express from Washington City, \$1.10; ditto from Indianapo-	
lis, Ind., 25.....	1 35
express from Philadelphia.....	1 35
S. D. Bingham, P. M.,	
To box rent for quarter ending Sept. 30, 1873.....	1 00
paper postage same time, \$1.22; letter postage same time, 2c.	1 24
A. A. Nichols,	
To 4 10-16 lbs. linen twine, @ 35c, \$1.62; 1 bar soap, 12c.....	1 74
1 cake sapolio, 15c; 1 bar soap, 12c; 1 broom, 50c.....	77
1 bar soap, 13c; 1 keeler, 75c; 1 scrub brush, 25c.....	1 13
<hr/>	
<i>September 25, 1873.</i>	
A. R. Thayer,	
To $\frac{1}{2}$ lb. gum arabic.....	63
U. S. Express Co.,	
To freight on 1 pkg. Des Moines, Iowa, 50c; ditto on 1 pkg.	
Columbus, Ohio, 25c; ditto on 1 box Chicago, Ill., \$2.80....	3 55
Total for General Allowances.....	<u>\$776 42</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To printing 100 sheets, 2 sides, Gen'l Rects., \$1; comp'n, 6,000	
ems, \$2.70.....	\$3 70
printing 200 sheets, 2 sides, salesbook, \$2; comp'n, 7,200 ems,	
\$3.24.....	5 24
printing 200 sheets, 2 sides, ex. distribution of books.....	2 00
comp'n on same, 7,200 ems, @ 45c, \$3.24; lettering 6 vols. re-	
ports, 60c.....	3 84
printing 500 direction labels to Co. Clerks, \$3.50; ditto, \$3.50	7 00
" 500 rects., 2 sides, Mich. Sup. Court Reports.....	5 00
<hr/>	
<i>December 27, 1872.</i>	
W. S. George & Co.,	
To printing 500 blank rects., \$3.50; printing 1,500 rects. for	
books, \$10.50; printing 1,500 labels, \$10.50.....	24 50
Amount carried forward.....	<u>\$51 28</u>

State Library vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$51 28
W. S. George & Co.,	
To comp'n on catalogue of State Library for 1872, from page 1 to 184, inclusive, 425,040 ems, @ 45c.....	191 27
press-work on same, 115 tokens, @ 38c.....	43 70
comp'n on Report of State Librarian for 1872, 69,888 ems, @ 45c.....	31 45
press-work on same, 102 tokens, @ 38c.....	38 76
printing 2,000 covers for same, @ 70c.....	14 00

January 30, 1873.

W. S. George & Co.,	
To comp'n on State Library catalogue from and including page 185 to end of book, with title, rules, and contents, also error 4,851 ems in bill previously rendered, by counting nonpareil pages as brevier, making a total of 280,392 ems, @ 45c.....	126 18
press-work on same, 75 tokens, @ 38c.....	28 50
printing 800 covers for same, @ 70c.....	5 60
“ card on 500 envelopes, \$1.25; printing 500 blank rects., $\frac{1}{2}$ note, \$3.50; printing 500 complimentary slips, \$3.50.....	8 25
printing 200 labels for books, 2 different forms, in gold bronze, with double price, \$2.80; comp'n, 250 ems, 11c.....	2 91
printing 1,000 blank book rects.....	7 00
“ 500 statement of disposition of Mich. Reports.....	3 50

March 27, 1873.

W. S. George & Co.,	
To printing 500 blanks, Mich. Reports for sale, \$3.50; printing 500 blanks, rects. for books, \$3.50; 500 rules and acts, \$3.50.....	10 50

May 28, 1873.

W. S. George & Co.,	
To printing 500 blanks, act to provide for incorporating societies, 2 sides.....	5 00
printing 500 blanks, joint resolution relative to State Library.....	3 50
“ 200 binding record, 2 sides, \$2; comp'n on same, 6,300 ems, @ 45c, \$2.84; printing 3 lots envelopes, 5,000 in all, colored ink, \$10.....	14 84

June 26, 1873.

W. S. George & Co.,	
To printing 2,000 donation acknowledgments.....	14 00
“ 5,000 4 pp. circulars, 2 sides, \$50; printing 200 museum record headings, 2 sides, \$2; comp'n, 8,400 ems, \$3.78.....	55 78

Amount carried forward..... **\$656 02**

State Library vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$656 02
W. S. George & Co.,	
To printing 100 acts, society incorporation, 2 sides.....	1 00
comp'n on same, 4,440 ems, \$2; printing 100 joint resolutions,	
Library, 70c; comp'n on same, 1,200 ems, 54c.....	3 24

July 31, 1873.

W. S. George & Co.,	
To printing 200 headings for historical record, 2 sides.....	2 00
Total for Printing.....	<u>\$662 26</u>

BINDING.

October 31, 1872.

W. S. George & Co.,	
To press. and trim. 500 rects., 45c; trim. 500 labels to Co. Clerks,	
20c; trim. 500 blank labels, 20c.....	\$0 85

November 27, 1872.

W. S. George & Co.,	
To binding 5 vols. S. Laws, 3 vols. magazines, 1 vol. Clark (vol.	
20), 1 vol. Rebellion Record, 1 vol. Dumb Animals, @ \$1.25	13 75
lettering 2 law books, 20c; binding, repairing 1 book of	
plates, \$4; binding 1 "Scenes on the Ottawa," \$2.....	6 20
paper, ruling, and binding 1 salesbook, \$7.50; paper, ruling,	
and binding 1 exchange book, \$7.50; paper, ruling, and	
binding 1 rect. book, \$5.....	20 00

December 27, 1872.

W. S. George & Co.,	
To indexing 1 register, \$3; press. and trim. 1,500 rects., \$1.35...	4 35
ruling 1,500 rects. once, \$1.65; press. and trim. 500 rects., 45c	2 10
dry. and press. 12,000 sigs. State Librarian's Report, @ 4½c...	5 40
folding 12,000 sigs. same, @ 5c, \$6; stitching 2,000 copies	
same, @ 25c, \$5; cover. and trim. 2,000 copies same, @ 50c,	
\$10.....	21 00

January 30, 1873.

W. S. George & Co.,	
To dry. and press. 38,000 sigs. Library catalogue, @ 4½c.....	17 10
Amount carried forward.....	<u>\$90 75</u>

State Library vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$90 75
W. S. George & Co.,	
To folding 38,000 same, @ 5c, \$19; stitching 800 copies, @ 25c,	
\$2; cover. and trim. 800 copies, @ 50c, \$4.....	25 00
1 ledger with index, \$6.50; press. and trim. 500 blank recta,	
45c; press. and trim. 1,000 blank certa., 90c.....	7 85

February 26, 1873.

W. S. George & Co.,	
To binding 12 catalogues, full red binding, @ \$1.25.....	15 00
“ 200 “ “ cloth covers, @ 25c.....	50 00
“ 2 vols. Reports, \$2; binding 8 vols. magazines, @	
\$1.25, \$10; lettering 12 catalogues, @ 10c, \$1.20.....	13 20

March 27, 1873.

W. S. George & Co.,	
To press. and trim. 500 statements Mich. Rep'ts.....	45
ruling 500 same twice, \$1.30; 1 register with index, \$4.50; 1	
pass-book, 50c.....	6 30

May 1, 1873.

W. S. George & Co.,	
To binding 4 catalogues in full red morocco.....	4 00
“ 1 vol. Reports, same.....	1 00
press. and trim. 500 joint resolutions relative to State Library	45

June 26, 1873.

W. S. George & Co.,	
To press. and trim. 2,000 acknowledgments, \$1.80; ruling same,	
\$2.15.....	3 95
press. and trim. 5,000 circulars, \$4.50; folding same, \$2.50...	7 00

July 31, 1873.

W. S. George & Co.,	
To binding 92 miscellaneous books, @ \$1.25.....	115 00
“ 1 record book, medium quarto, \$1.50; binding 8	
vols. Senate and House Bills, Sess. of 1873, @ \$2, \$16.....	17 50
ruling 200 sheets paper for exchange record, medium, 4 t....	1 40
binding 7 qrs. same, full bound, Russia ends and bands, @ \$1.60	11 20
ruling 200 sheets paper for museum and cabinet record, demy,	
4 times, \$1.40; binding 7 qrs. same, full bound, Russia ends	
and bands, @ \$1.25, \$8.75.....	10 15

Amount carried forward.....	\$380 20
-----------------------------	----------

ANNUAL REPORT OF THE

State Library vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$380 20
W. S. George & Co.,	
To ruling 200 sheets paper for binding record, cap size, 4 t.....	1 40
binding 5 qrs. same, full bound, Russia ends and bands, @ \$1..	5 00
ruling 200 sheets paper for exchange record, cap size, 4 t.....	1 40
binding 5 qrs. same, full bound, Russia ends and bands, @ \$1..	5 00

September 3, 1873.

W. S. George & Co.,	
To binding 7 qrs. Historical Record, full bound, Russia ends and bands, @ \$1.60, \$11.20; ruling 200 sheets paper for same 4 times, \$1.40.....	12 60
binding 1 vol. "Old and New," \$1.25; binding 15 Session Laws, Vol. 1, full sheep covers, \$15; 1 register, with index, \$3	19 25
Total for Binding.....	<u>\$424 85</u>

RECAPITULATION.

General Allowances.....	\$776 42
Printing.....	662 26
Binding.....	424 85
Total Allowances to State Library.....	<u>\$1,863 53</u>

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

J. B. Haviland,

To hotel bill at Lansing, \$5.50 ; R. R. fare to Howard City, \$2.35	\$7 85
R. R. fare to Clam Lake, \$1.90 ; hotel bill at Clam Lake, \$1.50	3 40
" " " " Junction, 65c ; dinner at Junction, 50c-----	1 15
stage fare to Traverse City, \$3.50 ; supper Trav. City, 50c----	4 00
" " " " Acme, 75c ; stage to Trav. City, 75c-----	1 50
hotel bill Trav. City, \$1.50 ; stage fare to Fife Lake, \$3.50----	5 00
dinner at Fife Lake, 50c ; R. R. fare to Clam Lake, 75c-----	1 25
" on State Road, 35c ; feed for team, 40c-----	75
hotel bill at Clam Lake, \$5 ; R. R. fare to Lansing, \$4.25----	9 25
dinner at Howard City, 50c ; team during month, 1½ days, \$7	7 50

D. J. Evans,

To expenses incurred in examination of State Roads, etc., under direction of L. B. Curtis, Com'r :

Lansing House, \$3.75 ; 'bus, 25c ; fare to Owosso, \$1-----	5 00
hotel at Owosso, \$1 ; fare to Saginaw, \$1 ; carriage, 50c-----	2 50
" " Saginaw, \$3 ; fare to Bay City, 40c ; hotel B. City, \$2	5 40
fare to Tawas, \$2 ; supper on boat, 50c-----	2 50
" " Bay City, \$2 ; supper, boat, 50c ; hotel at B. City, \$1.50	4 00
" " Saginaw, 40c ; 'bus, 25c ; dinner at Saginaw, 75c-----	1 40
" " Lansing, \$2 ; 'bus, 25c ; supper at Owosso, 50c-----	2 75

November 27, 1872.

D. J. Evans,

To expenses incurred examining State Roads and Ditches, under direction of Hon. L. B. Curtis, Com'r :

hotel at Lansing, \$5 ; carriage, 25c ; fare to Saginaw, \$2-----	7 25
'bus, 25c ; hotel at Saginaw, \$1.75 ; fare to Bay City, 40c ;	
carriage, 25c-----	2 65
hotel at Bay City, \$3 ; fare to Tawas, \$2 ; supper on boat, 50c	5 50
fare to Bay City, \$2 ; supper, 50c ; hotel at Bay City, \$2.50 ;	
fare E. Sag., 40c-----	5 40
carriage, 25c ; hotel at E. Sag., 75c ; fare to Detroit, \$3 ; hotel, \$3	7 00
fare to Port Hope and return, \$7 ; hotel bill on trip, \$2.50 ;	
hotel in Detroit, \$2.50 ; fare to B. City, \$3.40 ; hotel B. City,	
\$2 ; livery, \$12-----	29 40
hotel bill for self and team, \$5.75 ; hotel in Bay City, \$7.50--	13 25
'bus, 25c ; fare to Lansing and Greenville, \$3.75 ; hotel at	
Greenville, 75c-----	4 75
hotel at Stanton, \$2.75 ; hotel at Langston, \$1.75 ; livery, \$12	16 50
fare to Lansing-----	1 75

Amount carried forward..... \$158 65

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$158 65
J. B. Haviland,	
To hotel bill at Lansing, \$5.25; R. R. fare to Howard City, \$2.35	7 60
R. R. fare to Clam Lake, \$1.90; hotel bill Clam Lake, \$1.50..	3 40
" " " Fife Lake, 75c; stage fare to Trav. City, \$3.50..	4 25
dinner at Fife Lake, 50c; supper at Trav. City, 50c.....	1 00
stage fare to Acme, 75c; dinner and feed, Elk Rapids, 90c...	1 65
hotel bill, Torch Lake, \$2; ditto Pine River, \$1.75.....	3 75
" " " " \$2.80; dinner and feed, Elk Rapids, 90c	3 70
dinner on road, 40c; stage fare to Trav. City, 75c.....	1 15
hotel bill, Trav. City, \$1.50; R. R. fare to Howard City, \$3.30	4 80
dinner, Howard City, 50c; R. R. fare to Lansing, \$2.35.....	2 85
team hire during month, 4½ days, @ \$4.....	17 00

December 27, 1872.

W. S. George & Co.,	
To paper furnished S. S. L. R. Com'rs for printing blanks, \$1.88,	
\$1.50, \$1.88, \$3.38, \$1.50.....	10 14

December 31, 1872.

D. J. Evans, for expenses,	
To hotel at Lansing, \$4.50; 'bus, 25c; fare to Saginaw, \$2.....	6 75
'bus, 25c; hotel at Saginaw, 75c; 'bus, 25c; fare to B. City, 40c	1 65
hotel at Bay City, \$2.50; fare to Tawas, \$2; supper, 50c....	5 00
fare to Standish, \$3; dinner, 50c; fare to Bay City, 85c.....	4 35
'bus, 25c; hotel at Bay City, \$2.50; 'bus, 25c; fare to Lan-	
sing, \$2.40.....	5 40
'bus, 25c; hotel at Lansing, \$1.25; 'bus, 25c; fare to Detroit,	
\$2.60.....	4 35
hotel in Detroit, \$7; fare to Hastings, \$4.20; dinner, 50c....	11 70
'bus, 25c; hotel at Hastings, \$2; fare to Jackson, \$1.90.....	4 15
supper, 75c; fare to Saginaw, \$3.10; 'bus, 25c; hotel at Sag-	
inaw, \$2.....	6 10
fare to Bay City, 40c; hotel at B. City, \$1.50; fare to Stand-	
ish, 85c.....	2 75
fare to Tawas, \$3; dinner, 50c; supper, 50c; fare to Stand-	
ish, \$3.....	7 00
dinner, 50c; hotel at Standish, \$1.75; fare to Bay City, 85c..	3 10
hotel at Bay City, \$2; carriage, 50c; fare to Lansing, \$2.40;	
'bus, 25c.....	5 15
Richmonds & Backus,	
To 1 M. envelopes, samp. 336, \$2.17; 1 ditto, samp. 306, \$4.19..	6 36
State Treasurer,	
To postage furnished State Swamp Land Road Office.....	9 00
Amount carried forward.....	\$302 75

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$302 75
S. D. Bingham, P. M., To box rent for quarter ending December 31, 1872.....	1 00

January 29, 1873.

J. B. Haviland, To hotel bill at Lansing, \$5.25; R. R. fare to Howard City, \$2.35 dinner at Howard City, 50c; R. R. fare to Fife Lake, \$2.65.. hotel bill at Fife Lake, \$1.50; stage to Williamsburg, \$2.50.. stage fare to Acme, \$1.50; R. R. fare to Howard City, \$3.30.. dinner, Howard City, 50c; R. R. fare to Lansing, \$2.35.....	7 60 3 15 4 00 4 80 2 85
--	--------------------------------------

February 26, 1873.

State Treasurer, To postage furnished State Road Office.....	9 00
Richmonds & Backus, To 200 plats, sample 353, @ \$27.50.....	5 50

February 27, 1873.

D. J. Evans, To 'bus, 25c; fare to Bay City, \$2.40.....	2 65
'bus, 25c; hotel at Bay City, \$2.50; carriage, 25c.....	3 00
fare to Standish, 85c; fare to Tawas, \$3; dinner, 50c.....	4 35
" " " \$3; dinner, 50c; fare to Bay City, 85c.....	4 35
'bus, 25c; hotel in Bay City, \$1.50; 'bus, 25c; fare to Lan- singing, \$2.40.....	4 40
'bus, 25c; ditto, 25c; fare to Saginaw, \$2.....	2 50
'bus, 25c; fare to Bay City, 40c; hotel in Bay City, \$4.50....	5 15
'bus, 25c; fare to Standish, 85c; fare to Tawas, \$3; dinner, 50c supper, 50c; fare to Standish, \$3; dinner, 50c; hotel at Standish, \$1.50.....	4 60 5 50
fare to Bay City, 85c; 'bus, 25c; hotel at Bay City, \$1; fare to Saginaw, 40c; hotel in Sag., \$2; 'bus, 25c; fare to Lan- singing, \$2; 'bus, 25c.....	7 00
J. B. Haviland, To R. R. fare to Ionia, \$1.15; hotel bill at Ionia, \$1.....	2 15
" " " " Howard City, \$1.20; dinner, Howard City, 50c..	1 70
" " " " Clam Lake, \$1.90; hotel bill at Clam Lake, \$2...	3 90
" " " " Trav. City, \$1.40; supper, Trav. City, 50c.....	1 90
livery hire to Acme, \$2.50; stage fare to Trav. City, 50c.....	3 00
hotel at Trav. City, \$1.50; R. R. fare to Howard City, \$3.45..	4 95
dinner at Clam Lake, 50c; R. R. fare to Lansing, \$2.35.....	2 85

Amount carried forward.....	\$404 00
-----------------------------	----------

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

March 27, 1873.

Amount brought forward.....	\$404 60
D. J. Evans,	
To expenses attending meeting of Board of Control:	
'bus fare, 25c; fare to Bay City, \$2.40; hotel, \$2.50; 'bus, 50c	5 65
fare to Standish, 85c; fare to Tawas, \$3; dinner, 50c.....	4 35
“ “ “ \$3; dinner, 50c; fare to Bay City, 85c.....	4 35
hotel in Bay City, \$2.50; fare to Lansing, \$2.40; 'bus, 25c....	5 15

April 30, 1873.

J. B. Haviland,	
To R. R. fare to Ionia, \$1.15; 'bus fare, Lansing, 25c	1 40
hotel bill, Ionia, \$1; R. R. fare to Howard City, \$1.20.....	2 20
dinner at Howard City, 50c; R. R. fare to Trav. City, \$3.45..	3 95
supper at Traverse City, 50c; livery hire, \$2.50.....	3 00
stage fare to Trav City, 50c; R. R. fare to Grand Rapids, \$4.45	4 95
dinner at Olam Lake, 50c; hotel bill, Grand Rapids, \$1.50....	2 00
R. R. fare to Pentwater, \$2.60; dinner at Pentwater, 50c.....	3 10
stage fare to Ludington, \$1.50; hotel bill at Ludington, \$2....	3 50
stage fare to Pentwater, \$1.50; R. R. fare to Nunica, \$1.80....	3 30
supper at Nunica, 50c; R. R. fare to Grand Rapids, 80c.....	1 30
hotel bill at Gd. Rapids, \$1.50; R. R. fare to Trav. City, \$4.45	5 95
dinner at Olam Lake, 50c; livery hire to Acme, \$2.....	2 50
stage fare to Trav. City, 50c; R. R. fare to Howard City, \$3.45	3 95
dinner at Olam Lake, 50c; R. R. fare to Lansing, \$2.35; 'bus,	
25c	3 10
Richmonds & Backus,	
To 1 bottle mucilage, samp. 244, 62c; 2 boxes notarial wafers, 60c	1 22

May 1, 1873.

J. B. Haviland,	
To 'bus, 25c; R. R. fare to Ionia, \$1.15; hotel, Ionia, \$1.....	2 40
R. R. fare to Howard City, \$1.20; dinner at Howard City, 50c	1 70
R. R. fare to Trav. City, \$3.45; supper at Trav. City, 50c.....	3 95
livery hire to Acme, \$2; stage to Trav. City, 75c.....	2 75
hotel bill at Trav. City, \$1.50; R. R. fare to Howard City, \$3.45	4 95
dinner at Howard City, 50c; R. R. fare to Lansing, \$2.35;	
'bus, 25c.....	3 10
D. J. Evans,	
To traveling expenses attending meetings of Board of Control,	
etc.:	
'bus, 25c; fare to Saginaw, \$2; carriage, 50c; hotel, Saginaw,	
\$1.75.....	4 50
fare to Bay City, 40c; hotel in Bay City, \$1.50; 'bus, 25c....	2 15
Amount carried forward.....	\$495 02

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$495 02
D. J. Evans,	
To fare to Standish, 85c; fare to Tawas, \$3; dinner and supper on way, \$1; fare to Bay City, \$2.50; dinner, 50c.....	7 85
hotel, Bay City, \$4; 'bus, 25c; fare to Lansing, \$2.40; 'bus, 25c.....	6 90
<hr/>	
<i>May 28, 1873.</i>	
D. J. Evans,	
To traveling expenses in connection with duties as Swamp Land Com'r:	
'bus fare, 25c; fare to Detroit, \$2.60; hotel in Detroit, \$3.....	5 85
fare to Bay City, \$3.40; hotel in Bay City (over Sunday), \$4.....	7 40
" " Tawas, \$2; dinner and supper on boat, \$1.....	3 00
'bus fare, 25c; fare to Lansing, \$2.40; 'bus, 25c.....	2 90
W. S. George & Co.,	
To paper furnished State Road Office for printing blanks and letter headings.....	4 00
<hr/>	
<i>June 25, 1873.</i>	
State Treasurer,	
To postage furnished State Road Office.....	9 00
<hr/>	
<i>June 26, 1873.</i>	
D. J. Evans,	
To expenses examining State Roads and attending meetings of Board of Control:	
'bus, 25c; fare to Bay City, \$2.40.....	2 65
'bus, 25c; fare to Harrisville, \$3.50; meals on boat, \$1.....	4 75
hotel at Harrisville, \$1; fare to Bay City, \$3.50.....	4 50
meals on boat, \$1; 'bus, 25c; fare to Lansing, \$2.40; 'bus, 25c.....	3 90
<hr/>	
<i>July 31, 1873.</i>	
D. J. Evans,	
To expenses as Swamp Land Commissioner, examining roads and meeting Board of Control:	
'bus, 25c; fare to Bay City, \$2.40; 'bus fare, 25c.....	2 90
expenses to Saginaw and return to see H. C. Ripley, Road Contractor.....	1 90
fare to Saginaw, 40c; hotel in Saginaw, \$1.50; 'bus fare, 25c.....	2 15
" " Lansing, \$2; 'bus fare, 50c; dinner, 50c; fare to Greenville, \$1.75.....	4 75
livery, \$5; hotel bills on trip to examine Ripley cont'ct, \$3.75 fare to Lansing, \$1.75; 'bus, 25c; hotel over night, \$1.50; 'bus fare, 25c.....	8 75
	3 75
Amount carried forward.....	\$581 92

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$581 92
D. J. Evans,	
To fare to Bay City, \$2.40; 'bus fare, 25c; telegram to Com'r J. L. Wicks, 60c.....	3 25
hotel bills on trip to Huron Co. examining Maxwell work....	7 50
mending broken buggy, \$1.25; 'bus fare, 25c; fare to Lansing, \$2.40.....	3 90
supper, 50c; 'bus, 25c.....	75
<hr/>	
<i>September 3, 1873.</i>	
J. B. Haviland,	
To 'bus fare, 25c; R. R. fare to Ionia, \$1.15; hotel, Ionia, \$1....	2 40
R. R. fare to Traverse City, \$4.65; dinner at Clam Lake, 50c.	5 15
supper, Traverse City, 50c; stage fare to Acme, \$1.....	1 50
R. R. fare to Lansing, \$2.60; 'bus, 25; R. R. fare to Adrian and 'bus, \$2.85.....	5 70
stage fare to Elk Rapids, 75c; boat to Northport, \$1.50.....	2 25
hotel bill at Northport, \$6.50; boat fare to Mackinaw, \$3....	9 50
" " " Mackinaw, \$2.25; " " " Cheboygan, \$1....	3 25
" " " Frenchman's on road, \$2.25; hotel at Cheboygan, \$3.75.....	6 00
boat hire to Mackinaw, \$10; hotel bill at Mackinaw, \$2....	12 00
boat fare to Northport, \$3; hotel bill at Northport, \$1.25....	4 25
boat hire to Acme, \$6; 1½ days' team at Cheboygan, @ \$4, \$6	12 00
stage to Traverse City, 75c; R. R. fare to Lansing, \$5.80....	6 55
telegram at Trav. City, \$1.29; dinner at Clam Lake, 50c; 'bus, Lansing, 25c.....	2 04
D. J. Evans,	
To expenses examining State Roads and Ditches, etc., as Commissioner, and attending meetings of the Board:	
'bus, 25c; fare to Bay City, \$2.40; fare to Crawford's Quarry, \$6	8 65
hotel at Crawford's, \$2; fare to Alpena, \$3.50; hotel bill, \$3.	8 50
fare to Bay City, \$3.50; meals on boat, \$1; fare to Detroit, \$3.25.....	7 75
hotel in Detroit, \$3; fare to Bay City, \$3.25; fare to Sag., 40c	6 65
fare to Farwell, \$1.65; hotel at Farwell, \$2.50; dinner, 50c..	4 65
hotel in Muskegon, \$1; fare to Saginaw, \$1.65; hotel in Saginaw, \$1.50.....	4 15
fare to Bay City, 40c; fare to Lapeer, \$2.15; fare to Capac, 60c	3 15
hotel bill on trip, \$4.75; fare to Bay City, \$2.75; supper, 50c	8 00
fare to Lansing, \$2.40; supper, 50c; 'bus, 25c; fare to Bay City, \$2.40.....	5 55
'bus, 25c, 25c; fare to Bay City, \$2.40; hack, 50c; fare to Lansing, \$2.40; hack, 25c.....	6 05
State Treasurer,	
To postage furnished for State Road Office.....	9 00
Amount carried forward.....	\$742 01

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

September 25, 1873.

Amount brought forward.....	\$742 01
D. J. Evans,	
To expenses examining State Roads and meeting Board of Control:	
'bus, 25c; fare to Bay City, \$2.40; 'bus, 25c, 25c; fare to Jackson, \$1.10.....	4 25
dinner, 75c; fare to Kalamazoo, \$2; hack, 50c; hotel, Kalamazoo, 75c.....	4 00
fare to Allegan, 75c; 'bus, 25c; hotel in Allegan, \$2.25.....	3 25
hotel for 2 men and team on trip west.....	2 50
fare to Kalamazoo, \$1.20; supper, 75c; fare to Jackson, \$2.....	3 95
hotel in Jackson, \$2.25; fare to Bay City, \$3.50; 'bus, 25c....	6 00
fare to Lansing, \$2.40; supper, 50c; 'bus, 25c, 25c; fare to Bay City, \$2.40; 'bus, 25c; fare to Harrisville, \$3.50; meals on boat, \$1.....	10 55
hotel at Harrisville, \$1.75; fare to Bay City, \$3.50; meals on boat, \$1.....	6 25
'bus, 25c; fare to Lansing, \$2.40; 'bus, 25c.....	2 90
J. B. Haviland,	
To expenses incurred in examining State Roads:	
stage fare to Traverse City, 75c; hotel bill, Trav. City, \$1....	1 75
boat fare to Northport, \$1; dinner at Northport, 40c.....	1 40
hotel bill at Leland, \$1.25; livery hire, \$3; hotel, Northport, \$1.50.....	5 75
boat fare to Trav. City, \$1; meals on boat, \$1.....	2 00
stage fare to Trav. City, 75c; hotel bill, Trav. City, \$1.....	1 75
hotel bill at Northport and horse feed, \$1.75; dinner and horse feed, Leland, 70c; hotel bill, Trav. City, \$1; stage to Acme, 75c.....	4 20
livery hire, horse and saddle, \$6; hotel bill, Trav. City, \$1....	7 00
dinner and feed on road, 75c; hotel bill at Leland, \$1.40.....	2 15
horse and buggy hire, 2½ days, @ \$3, \$6.75; stage to Trav. City, 75c.....	7 50
hotel bill, Traverse City, \$1; R. R. fare to Linden, \$1.45.....	2 45
supper, breakfast, and lodging at Lake City, \$1; dinner at Parmeteer's, 40c.....	1 40
hotel bill at Dicker's, \$1.30; supper at Pollock's, 40c.....	1 70
" " " Lake City, \$1.50; horse hire, 3½ days, @ \$3, \$8.25	9 75
keeping for same, \$1.70; dinner at Olam Lake, 50c; R. R. fare to Trav. City, \$1.65; hotel bill, Trav. City, \$1; stage fare to Acme, 75c.....	5 60
stage fare to Traverse City, 75c; R. R. fare to Lansing, \$5.80.	6 55
dinner at Olam Lake, 50c; 'bus at Lansing, 25c; R. R. fare to Ionia, \$1.20.....	1 95
Amount carried forward.....	\$848 56

State Swamp Land Road Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$848 56
J. B. Haviland,	
To hotel bill, Ionia, \$1; R. R. fare, Howard City, \$1.15; dinner,	
50c.....	2 65
R. R. fare to Trav. City, \$3.45; livery to Acme, \$2.50.....	5 95
stage to Traverse City, 75c; R. R. fare to Lansing, \$5.80.....	6 55
dinner, Clam Lake, 50c; 'bus at Lansing, 25c.....	75
Total for General Allowances.....	<u>\$864 46</u>

PRINTING.

December 27, 1872.

W. S. George & Co.,	
To printing 600 blank acceptance by Local Com'rs, 2 sides.....	\$6 00
" 400 certificates and receipts, U. P., 2 sides.....	4 00
comp'n on same, 4,212 ems, @ 45c.....	1 89
printing 600 certs. and rects., L. P., 2 sides.....	6 00
" 300 blank agreements, \$3; comp'n, 29,280 ems, @	
45c, \$13.18.....	16 18
printing 400 acceptances by Local Commissioners.....	4 00
comp'n on same, 4,212 ems, @ 45c.....	1 89

December 31, 1872.

Richmonds & Backus,	
To printing 2,000 envelopes.....	2 00

January 30, 1873.

W. S. George & Co.,	
To comp'n on Report of S. S. L. R. Com'rs for 1872, 47,040 ems,	
@ 45c, \$21.17; press-work on same, 34 tokens, @ 38c,	
\$12.92; printing 2,000 covers for same, @ 70c, \$14.....	48 09

May 28, 1873.

W. S. George & Co.,	
To printing 1,000 letter headings, \$7; printing 200 blank com-	
missions, \$1.40; comp'n on same, 4,284 ems, @ 45c, \$1.93..	10 33
Total for Printing.....	<u>\$100 38</u>

State Swamp Land Road Commissioners vs. The State of Michigan.

BINDING.

December 27, 1872.

W. S. George & Co.,		
To press and trim. 1,000 blank acceptances by Local Com'rs....	\$0	90
" " " 1,000 " certs. and reots.....		90
" " " 300 " agreements.....		27

January 30, 1873.

W. S. George & Co.,		
To dry. and press. 4,000 sigs. S. S. L. R. Com'rs Report, @ 4½c...	1	80
stitching 2,000 copies same, @ 15c, \$3; folding 4,000 sigs.		
same, @ 5c, \$2; cover. and trim. 2,000 copies, @ 50c, \$10..	15	00

May 28, 1873.

W. S. George & Co.,		
To press and trim. 200 blank commissions, 18c; press. and trim.		
1,000 letter headings, 90c; ruling 1,000 same once, \$1.15..	2	23
Total for Binding.....	\$21	10

RECAPITULATION.

General Allowances.....	\$864	46
Printing.....	100	38
Binding.....	21	10
Total Allowances to State Swamp Land Road Commissioners...	\$985	94

Upper Peninsula S. L. S. R. Commissioner vs. The State of Michigan.

GENERAL ALLOWANCES.

December 27, 1872.

Samuel H. Selden,

To express on field notes, 50c; stamps, \$1-----	\$1 50
fare from Escanaba to Chicago, \$11.20; berth on st'mboat, 50c	11 70
breakfast, dinner, 'bus, and supper, \$3; Chicago to Lansing,	
\$6.35-----	9 35
sleep. car and meals, \$1.75; hotel at Lansing, \$7.25; Lansing	
to Chicago, \$6.35; dinner, 'bus, and supper, \$2.25; hotel at	
Chicago, \$4-----	21 60
Chicago to Escanaba, \$11.20; sleep. car, \$1.50; breakfast and	
dinner, \$1.50-----	14 20
office rent, Aug. 18 to Oct. 18, 2 months, @ \$5-----	10 00

February 27, 1873.

Samuel H. Selden,

To paid express, pkg. blanks from Lansing-----	1 00
office rent, Oct. 18 to Dec. 18, 2 months, @ \$5-----	10 00
R. R. fare, Escanaba to Chicago, \$13.70; meals and sleeping	
car, \$3.50-----	17 20
R. R. fare, Chicago to Lansing, \$6.35; meals and 'bus, \$1----	7 35

March 27, 1873.

Samuel H. Selden,

To paid hotel bill at Lansing, \$6; 'bus, 25c; R. R. fare, Lansing	
to Chicago, \$6.35; sleep. car, \$2; 'bus and hotel at Chicago,	
\$4.50-----	19 10
R. R. fare, Chicago to Escanaba, \$13.70; sleep. car, \$1.50----	15 20
breakfast and dinner, \$1.25; postage stamps, 75c-----	2 00

May 23, 1873.

Samuel H. Selden,

To postage stamps, \$1.59; R. R. fare, Negaunee to Marquette	
and return, \$1.20; hotel, \$3.50; R. R. fare, Negaunee to	
Marquette, 60c-----	6 89
livery on Grand Is. Road, \$3; hotel, \$3; R. R. fare, Marquette	
to L'Anse, \$3.20; hotel at L'Anse, 75c-----	9 95
R. R. fare, L'Anse to Negaunee, \$2.60; hotel at Neg'nee, \$1.50	4 10
telegram from Gov. Bagley, \$1.75; R. R. fare, Escanaba to	
Chicago, \$12.50-----	14 25
supper and sleeping car, \$2.25; hotel and 'bus at Chicago, \$2	4 25
R. R. fare, Chicago to Lansing, \$6.35; dinner and 'bus, \$1----	7 35

Amount carried forward-----	\$186 99
-----------------------------	----------

Upper Peninsula S. L. S. R. Commissioner vs. The State of Michigan.

GENERAL ALLOWANCES.

June 25, 1873.

Amount brought forward.....	\$186 99
Samuel H. Selden,	
To hotel bill at Lansing, \$4; R. R. fare to Detroit, \$2.60.....	6 60
dinner, 75c; steamer to Ste. Marie, \$10.....	10 75
hotel bill at the Sault, \$6; steamer to Marquette, \$6; hotel bill at Marquette, \$1.50; R. R. fare to Negaunee, 60c; din- ner, 75c.....	14 85

July 31, 1873.

Samuel H. Selden,	
To postage on map to Sault Ste. Marie, 16c; $\frac{1}{2}$ steamboat fare, Marquette to Mackinac, \$4.12; $\frac{1}{2}$ ditto, Mackinac to Pt. St. Ignace, \$2.50.....	6 78
dinner and supper, \$1.25; lodging and breakfast, \$1.....	2 25
$\frac{1}{2}$ sail-boat fare, Carp River to Mackinac, \$2.50; $\frac{1}{2}$ hotel bill at Mackinac, \$6.25; $\frac{1}{2}$ steamboat fare, Mackinac to Mar- quette, \$5.....	13 75
Total Allowances to Upper Peninsula S. L. S. R. Commissioner..	<u>\$241 97</u>

Supreme Court vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

Abbott & Ketcham,

For Supreme Court room, Detroit:

9 rack pulleys, @ 12½c, \$1.18; 12 yds. cord, @ 4c, 48c.....	\$1 61
50 yds. line cord, @ 5c, \$2.50; repairing shades, \$1.50.....	4 00
Richmonds & Backus,	
To ¼ rm. legal cap, No. 48, \$4.89; 1 doz. lead pencils, No. 85, 75c	5 64
1 doz. lead pencils, No. 77, 52c; ¼ M. envelopes, No. 292, \$1.	1 52
¼ rm. legal cap, No. 48, \$3.25; ¼ rm. letter paper, No. 33, \$1.55	4 80
100 envelopes, No. 295, 68c; 1 erasing knife, No. 209, 30c....	98
1 paper knife, No. 111, 38c; ¼ rm. legal cap, No. 47, \$3.25....	3 63
¼ rm. note paper, No. 42, \$1.82; 1 erasing knife, No. 209, 30c	2 12
1 paper knife, No. 112, 39c; 100 envelopes, No. 295, 68c.....	1 07
¼ rm. legal cap, No. 47, \$3.25; ¼ rm. note paper, No. 42, \$1.82	5 07
1 erasing knife, No. 209, 30c; 1 paper knife, No. 112, 39c....	69
100 envelopes, No. 295, 68c; 1 erasing knife, No. 209, 30c....	98
1 paper knife, No. 112, 39c; ¼ rm. legal cap, No. 47, \$3.25....	3 64
2 bottles ink, No. 103, 38c; 1 Sup. Court Record, \$8.....	8 38
1 rm. legal cap, samp. 48, \$6.50; 1 rm. foolscap, samp. 54, \$3.50	10 00
1 M. envelopes, samp. 331, \$2.62; 1 M. envelopes, samp. 333,	
\$3.22.....	5 84
¼ M. envelopes, samp. 325, \$2.73; 2 knife erasers, samp. 211,	
64c.....	3 37
1 paper weight, samp. 222, 85c; 4 doz. rub. bands, No. 166, \$1	1 85
¼ rm. note, No. 42, @ \$3.65, \$1.83; 2 rulers, No. 251, \$1.50...	3 33
bottle carmine, No. 102.....	19
W. S. George & Co.,	
To cash paid express on copy of docket from Clerk in Detroit,	
and on package of same when printed to Clerk in Detroit,	
for April and October terms.....	1 95

November 27, 1872.

James E. Pittman,

To 1 ton Scranton nut coal furnished Sup. Court room.....	11 00
Richmonds & Backus,	
To 8 rms. lithographed letter heads, samp. 43, @ \$7.50.....	60 00
3 M. envelopes, samp. 310, @ \$3.83, \$11.49; 2 M. ditto, samp.	
335, \$7.60.....	19 09
2 rms. 14 lb. legal cap, @ \$4.90.....	9 80

January 29, 1873.

Richmonds & Backus,

To 1-6 doz. bottles carmine ink, samp. 103, @ \$2.25.....	38
Amount carried forward.....	\$170 93

Supreme Court vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$170 93
Richmonds & Backus,	
To 1-6 doz. Arnold's qts. ink, samp. 98, @ \$5.35.....	89
2 gross pens, samp. 92, 84c; $\frac{1}{2}$ gross pencils, samp. 77, \$1.56..	2 40
$\frac{1}{2}$ doz. erasers, samp. 209, \$1.75; 2 inkstands, samp. 238, \$3.20	4 95
2 doz. penholders, samp. 228, 80c; 1 rm. note paper, samp. 36,	
$\frac{1}{2}$ \$2.10.....	2 90
2 waste baskets, no sample.....	2 50
<hr/>	
<i>January 30, 1873.</i>	
W. S. George & Co.,	
To 1 calendar, 8 qrs. medium.....	16 00
1 journal, 8 " " \$16; index, 50c.....	16 50
<hr/>	
<i>February 26, 1873.</i>	
W. S. George & Co.,	
To paper furnished Supreme Court for printing special orders...	1 50
D. W. Buck,	
To repairing and caning office chair, Sup. Court room.....	1 00
<hr/>	
<i>April 30, 1873.</i>	
E. A. Cooley,	
To 1 copy Mich. Digest of 1872, for Sup. Ct. Library, Detroit...	5 00
Richmonds & Backus,	
To 1 bottle mucilage, No. 244, 62c; 1 doz. pencils, No. 84, 75c..	1 37
1 box pens, No. 88.....	1 05
<hr/>	
<i>May 1, 1873.</i>	
W. S. George & Co.,	
To paid express on Supreme Court docket to Detroit.....	50
<hr/>	
<i>May 28, 1873.</i>	
E. B. Wood, Deputy Clerk Supreme Court,	
To invoicing goods of the State in Supreme Court and offices in	
Detroit, viz.:	
fare to Detroit and return.....	5 20
expenses, \$1.75; 1 day's time, \$3.....	4 75
<hr/>	
<i>June 25, 1873.</i>	
O. H. Gilkey,	
To paid freight on Supreme Court furniture and books from De-	
troit to Lansing, \$6.95; drayage, 75c.....	7 70
paid freight on Supreme Court furniture and books, Detroit	
to Lansing, 30c; ditto on desk, 89c; drayage, 35c.....	1 54
Amount carried forward.....	\$246 68

Supreme Court vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$246 68
Richmonds & Backus,	
To 1 rm. legal cap, No. 46, \$8; $\frac{1}{4}$ rm. letter, No. 88, \$1.55.....	7 55
$\frac{1}{4}$ M. envelopes, No. 288, 93c; 5 packs envelopes, No. 316, 77c.....	1 70
1 doz. Cong. file envelopes, no sample.....	1 20

July 30, 1873.

O. H. Gilkey,	
To on account of removal of Supreme Court furniture from Detroit to Lansing—paid freight as per bill enclosed.....	10 68
charges for cartage.....	1 00
Am. Express Co.,	
To 6 boxes from Detroit, \$7.20; ditto, \$8.40; 1 pkg. ditto, 30c.....	15 90
Richmonds & Backus,	
To 1 M. paper fasteners.....	2 50

July 31, 1873.

E. B. Wood, Deputy Clerk Supreme Court, Lansing,	
To 9 days' time in assorting and removing old and new files of Supreme Court, from old Supreme Court rooms to new room in State offices, and filing same, @ \$3 per day.....	27 00
am't paid C. Congdon for assistance, 6 days, @ \$2.....	12 00
opening boxes and assorting part of files sent from Detroit, for use of Court, 2 days and 2 nights until after 12 o'clock.....	12 00
paid G. W. Wood assisting in said work, 1 day and 2 nights.....	6 00
am't paid for removing and cleaning Supreme Court room and Judges' carpets, windows, floor, and desks, viz.: to George Coops, $1\frac{1}{2}$ days, @ \$2, \$2.50; to Mary Coops, $1\frac{1}{2}$ days, @ \$1.50, \$1.87; son of George Coops, $1\frac{1}{2}$ days, @ \$1.50, \$1.87.....	6 24
paid G. Straub and 3 other men for bringing up stairs 15 boxes of Supreme Court records (from Detroit) in evening, \$1 each.....	4 00
Francis Layden,	
To 19 days' work assorting and packing files of the Sup. Court at Detroit, by orders, @ \$2 per day.....	38 00
John Courtney,	
To cartage furniture, books, papers, etc., of Sup. Court, shipped to Lansing from Detroit.....	12 50
1 day's work packing furniture, etc., \$2.50; am't paid for canvas for wrapping, \$3; am't paid for help, \$2; 2 boxes, @ 50c, \$1.....	8 50
Richmonds & Backus,	
To 1 doz. Arnold's qts., \$5.35; 3 qts. Arnold's ink, No. 98, \$1.32.....	6 67
1 box I. and P. erasers. samp. 214, \$2.40; 6 doz. rub. bands, @ 18c, \$1.08.....	3 48
Amount carried forward.....	\$423 60

Supreme Court vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$423 60
Richmonds & Backus,	
To 3 doz. rub. bands, samp. 126, 21c; 6 doz. rub. bands, samp. 129, 48c.....	69
3 doz. rub. bands, samp. 133, 54c; $\frac{1}{2}$ doz. carmine ink, samp. 103, 56c.....	1 10
1 lb. sealing wax, samp. 75, 72c; 1-6 doz. ivory folders, samp. 107, 84c.....	1 56
$\frac{1}{2}$ doz. ivory folders, samp. 105, \$1.25; 1-6 doz. paper knives, samp. 111, 75c.....	2 00
1 paper weight, samp. 224, 55c; 6 paper weights, samp. 223, \$2.88.....	3 43
2 inkstands, samp. 238, \$3.20; $\frac{1}{2}$ doz. inkstands, samp. 233, \$1.....	4 20
1 mucilage pot, samp. 245, \$1.20; 1 qt. mucilage, samp. 244, 62c.....	1 82
2 ruling pens, samp. 254, \$4; 1 paper clip, samp. 217, 50c....	4 50
1 gross pens, samp. 92, 42c; 1 gross pens, samp. 94, 42c.....	84
$\frac{1}{2}$ gross blue pencils, samp. 85, \$2.25; $\frac{1}{2}$ gross pencils, samp. 78, \$3.50.....	5 75
2 doz. penholders, samp. 228, 80c; 2 doz. penholders, samp. 230, 56c.....	1 36
6 erasers, samp. 209, \$1.25; 3 rma. legal cap, samp. 48, \$19.50	20 75
2 spools tape, samp. 255, \$1.50; 3 rma. note paper, samp. 36, \$6.30.....	7 80
W. S. George & Co.,	
To paper furnished Supreme Court for printing writs.....	75

September 24, 1873.

Webber Furniture Co.,	
To 38 yds. Burlaps, \$5.70; 60 yds. Excelsior, \$3.....	8 70
1 bale wool twine, 40c; 5 lbs. paper, 15; 1 box, \$1.....	1 55
tacks and spring turn, 25c; $1\frac{1}{2}$ days' labor, \$5.....	5 25
24 hours teaming, \$3; making box for book case, \$4.50.....	7 50
Total for General Allowances.....	<u>\$503 15</u>

PRINTING AND BINDING.

October 30, 1872.

W. S. George & Co.,	
To printing, ruling and binding dockets—6 in Morocco, and 125 in paper—for Oct. Term, 1872.....	\$125 00
Amount carried forward.....	<u>\$125 00</u>

Supreme Court vs. The State of Michigan.

PRINTING AND BINDING.

December 27, 1872.

Amount brought forward.....	\$125 00
W. S. George & Co.,	
To printing 200 sheets calendar book, 2 sides.....	2 00
comp'n on same, 13,464 ems, @ 45c	6 06
printing 100 alphabets for Clerk, 70c; paper, comp'n and	
gumming, 67c.....	1 37

January 30, 1873.

W. S. George & Co.,	
To printing, ruling and binding 75 Dockets—Jan. Term at Lansing	60 00

February 26, 1873.

W. S. George & Co.,	
To printing 300 special orders, 2 sides, \$3; comp'n, 6,000 ems, \$2,70	5 70

May 1, 1873.

W. S. George & Co.,	
To printing, ruling, and binding Dockets, 6 in Morocco, and 125	
in paper for April Term, 1873, at Detroit.....	125 00

July 31, 1873.

W. S. George & Co.,	
To printing, ruling and binding Docket for July Term, 1873, 75	
copies in paper, and 7 in Morocco.....	70 00
printing 100 writs of quo warranto, 2 sides.....	1 00
comp'n on same, 3,000 ems @ 45c.....	1 35

September 25, 1873.

W. S. George & Co.,	
To press. and trim. 400 blanks, writ of error.....	36
printing 400 writ of error, 2 sides.....	4 00
comp'n on same, 9,608 ems at 45c.....	4 32

Total for Printing and Binding.....	<u>\$406 16</u>
-------------------------------------	-----------------

RECAPITULATION.

General Allowances.....	\$503 15
Printing and Binding.....	406 16
Total Allowances to Supreme Court.....	<u>\$909 31</u>

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

N. Osburn & Co.,

To material furnished and labor performed in the erection of the New State Capitol, for the months of September and October, 1872, as per estimate, No. 2 of E. E. Myers, Architect and Superintendent.....

\$13,616 29

Deduct ten per cent till completion of contract, as

required by law..... 1,361 63

\$12,254 66

E. E. Myers,

To salary as Architect of New State Capitol for half year ending Sept. 30, 1872.....

2,000 00

Dart & Davis,

To 1 Yale padlock, \$1.50; 1 hasp, 25c; work on cylinder, \$1....

2 75

1 cash box, \$2; 1 set brass wheel castors, 50c.....

2 50

A. L. Bours,

To salary as Secretary of the Board of State Building Commissioners for the month of October, 1872, @ \$1,200 per annum paid express charges on stationery, 30c; telegram to Chapoton, 65c.....

100 00

paid express on lamp fixtures, 25c; ditto on letter press, 90c..

1 15

“ telegram to Myers, 65c; paid revenue stamp, 25c.....

90

“ express on case drawings to Detroit.....

75

“ for matches, 50c; express on contract from Detroit, 25c..

75

“ express on tape line from N. Y., 50c; key for Myers, 75c

1 25

Samuel J. Cresswell, Jr.,

To 1 Chesterman's steel tape line, 100 feet, for office of Build'g Com'rs.....

16 25

F. Russell,

To furnishing Detroit daily Post to office of State Build'g Com'rs from May 20, 1872, to May 20, 1873—1 year.....

10 00

November 27, 1872.

N. Osburn & Co.,

To work done and material furnished in construction of New State Capitol, as per estimate No. 3 for Nov., 1872. \$4,200 67

Deduct ten per cent retained until completion of

contract, as required by law..... 420 07

3,780 60

A. L. Bours,

To salary as Secretary of the Board of State Building Commissioners for the month of November, 1872.....

100 00

Amount carried forward..... \$18,272 51

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$18,272 51
S. D. Bingham, P. M., To drawer rent for office of State Building Commissioners for $\frac{1}{2}$ year ending Dec. 31, 1872.....	2 00
State Treasurer, To postage stamps for office of State Building Commissioners...	23 00

January 30, 1873.

N. Osburn & Co., To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 4, for the month of December, 1872.....	\$1,843 88
Deduct ten per cent retained until completion of contract, as required by law.....	184 38
	<u>1,659 50</u>
work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 5, for the month of January, 1873.....	\$1,019 30
Deduct ten per cent retained until completion of contract, as required by law.....	101 93
	<u>917 37</u>
A. L. Bours, To salary as Secretary of Board of State Building Commissioners for the month of December, 1872.....	100 00
salary as Secretary of Board of State Building Commissioners for January, 1873.....	100 00
cash paid expenses visiting Albany, N. Y., for the purpose of examining system of records and accounts in the construction of the New State Capitol, at request of the Board of State Building Commissioners: R. R. fare and sleeping car to Albany, \$17.75; 'bus Lansing, 25c.....	18 00
dinner Detroit, 75c; supper, 75c; breakfast Rochester, 75c...	2 25
dinner, 75c; hack, \$1; hotel Albany 2 days, \$9; R. R. fare and sleeping car Albany to Lansing, \$17.75; breakfast Rochester, 75c.....	29 25
dinner Hamilton, 75c; supper London, 75c; hotel Detroit \$2.25; 'bus Lansing, 25c.....	4 00
E. E. Myers, To salary as Architect and General Superintendent of New State Capitol for quarter year ending December 31, 1872.....	1,000 00
Oliver Marble, To services rendered on May 23d, 24th, and 25th, 1872, in leveling and surveying site for New State Capitol; also, services from Jan. 8 to Jan. 31 inclusive, inspecting stone and other material for New State Capitol.....	75 00
Amount carried forward.....	<u>\$22,204 88</u>

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$22,204 88
W. E. Tunis,	
To 1 doz. pass books, 88c; $\frac{1}{2}$ doz. blue ink, 45c; $\frac{1}{2}$ doz. violet, 45c	1 78
$\frac{1}{2}$ doz. carmine ink, 56c; $\frac{1}{2}$ rm. ex. heavy legal cap, \$3.25.....	3 81
1 Piquette gold ruling pen, \$8; 1 Fairchild's Barrel gold pen, No. 8, \$7.....	15 00
J. F. Seman,	
To 1 magnifying lense for examining stone, etc., office of State Building Commissioners.....	3 00
F. F. Russell,	
To framing photograph for office of State Building Commissioners	5 00
James and Maria Youbanks,	
To 1 day cleaning office of State Building Commissioners	2 00
E. B. Smith & Co.,	
To 1 wood book rest	1 00
Richmonds & Backus,	
To 1 rm. Demy, samp. 64, \$9; 1 rm. 18 lb. flat cap, sample 55 P., \$4.45.....	13 45
1 Webster's Pictorial Dictionary, \$9.50; 13 qr. Record book, \$1.05.....	10 55
H. P. Baldwin, Gov.,	
To attendance and expenses with Board of Capitol Com'rs:	
attendance 2 days at Lansing, \$6; am't paid hotel fare, \$5.50.	11 50
" 1 day " " 3; " " " 3.00.	6 00
" 2 days " " 6; " " " 6.00.	12 00
" 2 " " 6; " " " 5.00.	11 00
" 1 day " " 3; " " " 3.00.	6 00
Alex. Chapoton,	
To services and expenses as State Building Commissioner :	
2 days' service, \$6; R. R. fare to and from Lansing, \$5.20.....	11 20
hotel and 'bus, \$5.50; 2 days' service at Detroit, \$6.....	11 50
1 day's service, \$3; R. R. fare, \$5.20; hotel and 'bus, \$3.00 ..	11 20
2 days' " 6; " " 5.20; " " " 5.00 ..	16 20
2 " " 6; " " 5.20; " " " 5.50 ..	16 70
James Shearer,	
To expenses at Lansing, \$2.90; ditto, \$2.50; expenses at Bay City, \$2.90.....	6 30
2 days' service, @ \$3, \$6; expense to Detroit, \$3.40.....	9 40
expense at Detroit, \$2; expense at Bay City, \$3.40.....	5 40
2 days' service, @ \$3, \$6: expense to Lansing, \$2.90; at Lan- sing, \$2.50.....	11 40
expense to Bay City, \$2.90; 2 days' service @ \$3, \$6.....	8 90
" " Lansing, \$2.90; expense at Lansing, \$2.50.....	5 40
" " Bay City, \$2.90; 2 days' service @ \$3, \$6.....	8 90
Amount carried forward.....	\$22,481 47

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$22,431 47
E. O. Grosvenor, Com'r, etc.,	
To 2 days' attendance Board of State Build'g Commissioners @ \$3	6 00
R. R. and hotel at Lansing and Jackson, \$9.50; 2 days' attendance meeting of Board at Detroit, \$6; R. R. fare and hotel, 12.40.....	27 90
2 days' attendance Lansing, \$6; R. R. fare and hotel Lansing and Jackson, \$9.75.....	15 75
telegraphing Sec'y and Governor, \$2.09; 2 days' attendance Lansing, \$6.....	8 09
R. R. fare and hotel, \$9.50; telegraphing Governor, 80c.....	10 30
David Knapp,	
To expenses in visiting Lansing as expert in the re-inspection of Amherst sandstone, at request of State Building Commissioners: Fare Detroit to Lansing and return, \$5.20; hotel, \$3; 'bus and hack, \$1.....	9 20
<hr/>	
<i>February 26, 1873.</i>	
N. Osburn & Co.,	
To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 6, for the month of February, 1873 (copy attached) ...	\$2,747 31
Deduct ten per cent until completion of contract, as required by law.....	274 73
	<hr/> 2,472 58
Oliver Marble,	
To salary as Assistant Architect and Superintendent of New Capitol Building for month of February, 1873, @ \$100 per month.....	100 00
A. L. Bours,	
To salary as Secretary of the Board of State Building Commissioners for month of February, 1873.....	100 00
<hr/>	
<i>February 27, 1873.</i>	
Eugene Robinson,	
To services and expenses visiting Lansing and surveying site for New State Capitol, at request of State Building Com'rs....	50 00
P. C. Ayers,	
To 1½ days' labor in office of State Building Commissioners, cutting and dressing tables, and re-fitting doors and windows. lumber for same, hinges, screws, etc.....	3 75
Lansing Postoffice,	
To rent of drawer No. 44 from Jan. 1, 1873, to Dec. 31, 1873....	4 00
Amount carried forward.....	<hr/> \$25,239 39

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

March 27, 1873.

Amount brought forward.....	\$25,239 89
N. Osburn & Co.,	
To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 7, for the month of March, 1873 (copy attached).....	\$3,588 24
Deduct ten per cent until completion of contract as required by law.....	358 82
	<hr/> 3,229 42
E. E. Myers,	
To salary as Architect and Superintendent of New State Capitol for quarter year ending March 31, 1873.....	1,000 00
Oliver Marble,	
To salary as Assistant Architect and Superintendent of New State Capitol for month of March, 1873.....	100 00
A. L. Bours,	
To salary as Secretary of Board of State Building Commissioners for March, 1873, \$100; pass book, 10c.....	100 10
express on Comp. Laws to Governor and Shearer.....	55
telegram to Shearer, 55c; telegram to Grosvenor, 65c.....	1 20
" from Grosvenor, 85c; telegram to Grosvenor, 65c..	1 50
Detroit Safe Co.,	
To one iron safe for office of State Building Commissioners.....	425 00
D., L. and L. M. R. R. Co.,	
To charges on freight from Detroit, one iron safe for office of State Building Commissioners.....	8 70
U. D. Ward,	
To hauling fire-proof safe from R. R. depot, and placing same in the office of the State Building Commissioners.....	15 00

April 30, 1873.

A. L. Bours,	
To salary as Secretary of the Board of State Building Commissioners for April, 1873.....	100 00
Oliver Marble,	
To salary as Assistant Architect and Superintendent New State Capitol for month of April, 1873.....	100 00

May 1, 1873.

Richmonds & Backus,	
To 1 rm. medium paper, Perfect, contract, No. 66.....	12 20
1 doz. penholders, 40c.....	40
D. W. Buck,	
To 1 desk, \$28; 1 desk stool, \$3.....	31 00
Amount carried forward.....	<hr/> \$30,364 46

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$30,364 46
N. Osburn & Co.,	
To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 8, for the month of April, 1873 (copy attached).....	\$5,918 08
deduct ten per cent retained until completion of contract, as required by law.....	591 81
	<hr/> 5,326 27

May 28, 1873.

A. L. Bours,	
To salary as Secretary of Board of Building Commissioners for May, 1873	100 00
O. Marble,	
To salary as Assistant Architect and Superintendent New State Capitol for month of May, 1873	100 00
expenses in visiting stone quarry at Amherst, Ohio, for purpose of inspecting stone furnished therefrom, at request of State Building Commissioners: R. R. fare to Detroit, \$2.60; expense at Detroit, \$1.50.....	4 10
R. R. fare Detroit to Amherst, \$4.50; expense at Amherst, \$3.25	7 75
" " Amherst to Detroit, \$4.50; " " Detroit, \$1.75..	6 25
" " Detroit to Lansing.....	2 60
expenses to Joliet, Ill., for purpose of inspecting lime stone for Capitol Building: R. R. and sleeping car Lansing to Joliet, \$9.25; expenses at Joliet, \$2; return expenses, \$9.20	20 45
N. Osburn & Co.,	
To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 9, for the month of May, 1873 (copy attached).....	\$8,717 34
deduct ten per cent retained until completion of contract, as required by law.....	871 73
	<hr/> 7,845 61

June 26, 1873.

N. Osburn & Co.,	
To work done and material furnished on account of the construction of the New State Capitol, as per Estimate No. 10, for the month of June, 1873 (copy attached)....	\$31,121 74
deduct ten per cent retained until completion of contract, as required by law.....	3,112 18
	<hr/> 28,009 56
R. E. Myers,	
To salary as Architect and Superintendent of New State Capitol for quarter year ending June 30, 1873.....	1,000 00
Amount carried forward.....	<hr/> \$72,787 05

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$72,787 05-
A. L. Bours,	
To salary as Secretary of the Board of State Building Commissioners for June, 1873, \$100; cash paid for copying book, leather covers, \$1.75.....	101 75-
cash paid for 1 Fairbanks' P. O. scale, \$3.35; 1 inkstand, \$1.35.....	4 60
" " " express charges, lead for plugging safe.....	25
" " " Morgan, plugging holes in safe.....	75-
O. Marble,	
To salary as Assistant Architect and Superintendent of New State Capitol for month of June, 1873.....	100 00
F. F. Russell,	
To the Detroit Daily Post from May 20, 1873, to May 20, 1874, one year, to the office of State Building Commissioners ...	10 00

July 30, 1873.

A. L. Bours,	
To salary as Sec'y of Board St. Build'g Com'rs for July, 1873....	100 00-
O. Marble,	
To salary as Assistant Architect and Superintendent New State Capitol for month of July, 1873.....	100 00-
Alex. Chapeton,	
To R. R. fare and 'bus to and from Lansing, \$5.70; hotel, \$5....	10 70-
3 days' service, \$9; R. R. fare and 'bus to and from Lansing, \$5.70.....	14 70-
hotel, \$3.50; 2 days' service, \$6; R. R. fare and 'bus to and from Lansing, \$5.70; hotel, \$3.50; 2 days' service, \$6.....	24 70-
R. R. fare and 'bus to and from Lansing, \$5.70; hotel, \$5....	10 70
3 days' service, \$9; R. R. fare and 'bus to and from Lansing, \$5.70; hotel, \$2.50; 2 days' service, \$6.....	23 20-
R. R. fare and 'bus to and from Lansing, \$5.70; hotel, \$4.75..	10 45
2 days' service.....	6 00-
Frank Wells,	
To feather duster, \$2.75; broom brush, 25c; red chalk, 30c.....	3 30
marking brush and paint, 50c; 1 lb. Pruss. blue, 75c.....	1 25-
1 lb Pruss. blue, 75c; 1 brush, 15c.....	90-

July 31, 1873.

John J. Bagley,	
To expenses and per diem as Chairman of Board of State Building Commissioners: 3 days' service, \$9; hotel and 'bus, \$5.50; 2 days' service, \$6.....	20 50-
hotel and 'bus, \$4; 2 days' service, \$6; hotel and 'bus, \$4....	14 00
2 days' service, \$6; hotel and 'bus, \$5.50; 2 days' service, \$6..	17 50
hotel and 'bus, \$3; 2 days' service, \$6; hotel and 'bus, \$5.25..	14 25
2 days' service, \$6; hotel and 'bus, \$3.....	9 00

Amount carried forward..... \$73,385 55-

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$73,385 55
James Shearer,	
To expenses to and from Lansing, \$5.80; expenses at Lansing, \$3.75	9 55
3 days' service, \$9; telegram appointing meeting, 81c.....	9 81
expenses to and from Lansing, \$5.80; expenses at Lansing, \$3	8 80
2 days' service, \$6; expenses to and from Lansing, \$5.80;	
expenses at Lansing, \$3; 2 days' service, \$6.....	20 80
expenses to and from Lansing, \$5.80; expenses at Lansing, \$3	8 80
2 days' service, \$6; expenses to and from Lansing, \$5.80;	
expenses at Lansing, \$3; 2 days' service, \$6; expenses to	
and from Lansing, \$5.80; expenses at Lansing, \$3; 2 days'	
service, \$6.....	35 60
N. Osburn & Co.,	
To work done and material furnished on account of the con-	
struction of the New State Capitol, as per Estimate No. 11,	
for the month of July, 1873 (copy attached)....	\$20,136 12
deduct ten per cent retained until completion of	
contract, as required by law.....	2,013 62
	<hr/> 18,122 50

September 3, 1873.

N. Osburn & Co.,	
To work done and material furnished on account of the con-	
struction of the New State Capitol, as per Estimate No. 12,	
for the month of August, 1873 (copy attached). \$23,421 00	
deduct ten per cent retained until completion of	
contract, as required by law.....	2,342 10
	<hr/> 21,078 90
Oliver Marble,	
To salary as Assistant Architect and Superintendent of New	
State Capitol for month of August, 1873.....	100 00
A. L. Bours,	
To salary as Sec'y of Board St. Build'g Com'rs for August, 1873.	100 00
W. E. Tunis,	
To 1 qt. Stephens' copying ink.....	1 25
Richmonds & Backus,	
To ½ doz. Arnold's, sample 98, @ \$5.35.....	2 68

September 24, 1873.

E. O. Grosvenor,	
To per diem and expenses as State Capitol Commissioner:	
attendance 4 days, \$12; hotel at Jackson and Lansing, \$9....	21 00
R. R. fare and omnibus, \$4.50; 2 days' attendance, \$6.....	10 50
hotel and R. R. and omnibus, \$8.50; 2 days, \$6.....	14 50
Amount carried forward....	<hr/> \$112,930 24

State Building Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$112,980 24
E. O. Grosvenor,	
hotel and R. R. and omnibus, \$7.75 ; 2 " 6 ; expenses R.	
R., hotel and omnibus, \$9.25 ; 2 days, \$6 ; R. R. hotel and	
'bus, \$7.75.....	36 75
2 days, \$6 ; expense R. R., hotel and omnibus, \$8.50	14 50
1 day to Lansing, request of Governor to examine work.....	3 00
R. R. and hotel.....	75

September 25, 1873.

O. Marble,	
To salary as Assistant Architect and Superintendent New State	
Capitol for month of September, 1873.....	150 00
E. E. Myers,	
To salary as Architect and General Superintendent New State	
Capitol for quarter year ending Sept. 30, 1873.....	1,000 00
A. L. Boura,	
To salary as Secretary of the Board of State Building Commis-	
sioners for September, 1873.....	100 00
N. Osburn & Co.,	
To work done and material furnished on account of the con-	
struction of the New State Capitol, as per Estimate No. 18,	
for the month of September, 1873 (copy attached) \$16,526 05	
deduct ten per cent retained until completion of	
contract, as required by law.....	1,652 60
	<u>14,873 45</u>

Total for General Allowances.....	<u><u>\$129,108 69</u></u>
-----------------------------------	----------------------------

PRINTING.

January 30, 1873.

W. S. George & Co.,	
To comp'n on An'l Report of Board of State Building Commis-	
sioners for 1872, 17,472 ems, @ 45c.....	\$7 86
press work on same, 34 tokens @ 38c.....	12 92
printing 2,000 covers for same, @ 70c.....	14 00
" 500 blanks for estimates, 2 sides.....	5 00
" 100 sheets for book of estimates, 2 sides.....	1 00
composition on same, 10,179 ems @ 45c.....	4 58

May 28, 1873.

W. S. George & Co.,	
To printing book of Ledger Balances, 500, 2 sides.....	3 50
Amount carried forward.....	<u>\$48 86</u>

State Building Commissioners vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$42 86
W. S. George & Co.,	
To printing 200 monthly memorandum blanks, blue copy.....	2 80
comp'n on same, 3,250 ems @ 45c.....	1 46
Total for Printing.....	<u>\$53 12</u>

BINDING.

January 30, 1872.

W. S. George & Co.,	
To dry. and press. 6,000 sigs. An'l Report of the Board of State Building Com'rs, @ 4½c, \$2.70; folding 6,000 sigs., @ 5c, \$3 stitching 2,000 copies, @ 15c, \$3; cover. and trim. 2,000 copies, @ 50c, \$10.....	\$5 70
3 morocco covers for specifications, and lettering same.....	13 00
	1 50

May 28, 1872.

W. S. George & Co.,	
To press. and trim. 500 sheets estimates, 45c; ruling 500 6 t., \$3.90	4 35
ruling 100 estimates for binding 18 times, \$4.50; binding 4 qrs. in full Russia, @ \$1.80, \$7.20; outside linen covers, \$2	13 70
ruling 100 sheets 10 times, \$2.50; binding qrs. schedule, full bound, in super-royal size, \$4; outside linen covers, \$2.....	8 50
press. and trim. 500 Ledger Balances, 45c; ruling 500 twice, \$1.30.....	1 75
ruling 100 sheets journal 4 times, \$1; 100 sheets ledger 4 t., \$1	2 00
binding 2 qrs. ledger balances, full Russia, @ \$1.80.....	3 60
" 4 " journal, same style, @ \$1.80.....	7 20
" 2 " ledger, " " @ \$1.80.....	3 60
paging 3 books, 90c; 3 outside linen covers for same, \$3.....	3 90
ruling 300 sheets paper 4 t., \$1.80; binding 12 books, @ 25c, \$3	4 80
" 200 monthly mem's twice, 70c; press. and trim. 200, 18c	88
Total for Binding.....	<u>\$74 48</u>

RECAPITULATION.

General Allowances.....	\$129,108 69
Printing.....	53 12
Binding.....	74 48
Total Allowances to State Building Commissioners.....	<u>\$129,236 29</u>

Commissioner of Insurance vs. The State of Michigan.

GENERAL ALLOWANCES.

April 30, 1873.

W. U. Tel. Co.,	
To telegram, 60; ditto, 75c.....	\$1 35
State Treasurer,	
To postage for Insurance Bureau.....	30 00
Richmonds & Backus,	
To 1 1,000-page letter book, not in contract.....	3 00
½ rm. 7 lb. note, samp. 36, \$1.05; 1 gross pens, samp. 89, 55c.....	1 60
1 gross pens, 50c; ½ rm. legal cap, samp. 45, \$1.95.....	2 45
1 letter book dampener, sample 249.....	2 25
1 cork penholder, 25c; 2 rolls pins, 20, not in contract.....	45
3 pairs file sticks, not in contract.....	15
1 qt. Arnold's ink, No. 98, 45c; penholders, not in contract, 5c.....	50
2 pencils, No. 85, 13c; ¼ doz. ink and pencil erasers, No. 218, 32c.....	45

May 1, 1873.

P. C. Ayers,	
To fitting and hanging blinds for 2 windows for Com'r of Ins....	3 50

May 28, 1873.

Am. Express and W. U. Tel. Cos.,	
To telegram, \$1.20; express, 25c.....	1 45
J. H. & C. M. Goodsell, Pub. Spectator,	
To 1 Ins. Almanac, cloth, 75c; 1 Life Companies Act, 75c.....	1 50
Richmonds & Backus,	
To 1 stamp, Com'r of Ins.....	10 00

June 25, 1873.

S. D. Bingham, P. M.,	
To box rent for quarter ending June 30, 1873.....	1 00
newspaper postage same time, 22c; letter postage, 79c.....	1 01
Richard Godfrey,	
To cleaning windows in Commissioner's Office, ¼ day @ \$1.75....	88
Richmonds & Backus,	
To 1 box pens, \$1; 2 rms. cover paper, samp. 31, @ \$7, \$14.....	15 00
C. O. Hine,	
To 1 Griswold's Text Book.....	10 00

July 30, 1873.

G. Exera Brown,	
To 1 copy Lansing City Directory.....	2 50
Amount carried forward.....	\$89 04

Commissioner of Insurance vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$89 04
W. U. Tel. and Am. Express Cos.,	
To telegram Macon, \$2.03; telegram to Chicago, \$1.27.....	3 30
express 1 package from New York.....	40
D. L., & L. M. Tel. Co.,	
To telegraph to Columbus, Ohio.....	75
Detroit Tribune Co.,	
To 1 copy of their "Mich. State Gazetteer and Business Directory, 1873".....	4 00

July 31, 1873.

State Treasurer,	
To postage for Insurance Bureau.....	40 00
S. D. Bingham,	
To postage stamps, \$40.06; 500 postal cards, \$5.....	45 06
W. U. Telegraph Co.,	
To telegram Chicago, 50c; ditto Detroit, 40c.....	90
Richmonds & Backus,	
To 4 rms. paper, sample 55, 18 lb. P., @ 24 $\frac{1}{2}$ c.....	17 82
5 qrs. blotting, sample 2, @ \$1.05, \$5.25; 2 qrs. not in contract, \$3.....	8 25

September 3, 1873.

J. H. & C. M. Goodsell,	
To 1 bound vol. Ins. Cyclopeda.....	9 00
Dan'l W. Buck,	
To 1 book case for Insurance Bureau.....	100 00
Richmonds & Backus,	
To 1 rm. 24 lb. Demy, samp. 64, \$5.94; 1-6 doz. Arnold's copying, samp. 98, \$1.67.....	7 61
To $\frac{1}{2}$ doz. Arnold's fluid, samp. 98, \$1.45; 1 Robins' punch, samp. 246, \$1.50.....	2 95
1 doz. penholders, samp. 228, 40; $\frac{1}{2}$ doz. penholders, samp. 230, 14c.....	54
$\frac{1}{2}$ doz. erasers, samp. 209, \$1.19; 1 doz. thumb tacks, samp. 261, \$1.....	2 19
1 sponge cup, samp. 205, 20c; 5 rolls ribbon, samp. 256, \$1.50.....	1 70
2 doz. rubber bands, samp. 176, 40c; 1 rm. legal cap, \$6.....	6 40
W. U. Telegraph Co.,	
To telegram to McAdam, N. Y.....	1 00

September 24, 1873.

Am. Express and W. U. Tel. Cos.,	
To express. Row, 75c; ditto, 75c.....	1 50
telegram Boston, \$1.25; express, Lawrence, \$1.....	2 25

Amount carried forward.....	\$344 66
-----------------------------	----------

BOARD OF STATE AUDITORS.

129

Commissioner of Insurance vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$344 66
Richmonds & Backus,	
To 2 M envelopes, sample 313, @ \$4.94.....	9 88
<hr/>	
<i>September 25, 1873.</i>	
State Treasurer,	
To postage for Insurance Bureau.....	40 00
S. D. Bingham, P. M.,	
To box rent for quarter ending Sept. 30, 1873.....	1 00
paper postage same time, 52c; letter postage same time, 15c..	67
stamps for same time.....	15 00
<hr/>	
Total for General Allowances.....	\$411 21
<hr/>	

PRINTING.

April 30, 1873.

W. S. George & Co.,	
To printing 500 blanks, copy from No. 2.....	\$3 50

May 1, 1873.

W. S. George & Co.,	
To printing renewal certificates (Fire), 500, 2 sides.....	5 00
“ 1,000 letter heading, \$7; printing 300 blank request	
for statement, \$2.10; comp'n on same, 1,269 ems @ 45c, 57c	9 67
printing 500 blanks, Form No. 1, original cert's (Fire), 2 sides	5 00
“ 200 “ “ “ 1, certified copy, 2 sides.....	2 00
comp'n on same, 6,750 ems @ 45c.....	3 04
printing 200 blanks, original certificates of authority (Fire)..	1 40
comp'n on same, 3,375 ems @ 45c.....	1 52
“ “ Report of Condition of Stock Fire Ins. Cos., Dec.	
31, 1872, by Com'r of Ins., 66,840 ems @ 45c.....	30 08
press work on same, 5 tokens @ 38c.....	1 90

May 28, 1873.

W. S. George & Co.,	
To printing 300 blanks, Act relative to service of process.....	2 10
comp'n on same, 2,220 ems @ 45c.....	1 00
printing 500 Form No. 2, 1873, 2 sides, \$5; printing 100	
notices to Ins. Cos., copy of an act sent, 70c; comp'n on	
same, 4,000 ems, \$1.80.....	7 50
<hr/>	
Amount carried forward.....	\$73 71

Commissioner of Insurance vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$73 71
W. S. George & Co.,	
To printing 300 Act service of process, \$2.10; comp'n, 2,109 ems, 95c.....	3 05
printing 500 working blanks for office, 2 sides.....	5 00
comp'n on Act relative to Mutual Fire Ins. Cos., 24,528 ems @ 48c, \$11.77; press work on same, 4 tokens @ 40c, \$1.60.....	13 37
printing 400 covers, @ 70c, \$2.80; comp'n on covers, 3,286 ems, \$1.48.....	4 28

July 31, 1873.

W. S. George & Co.,	
To printing 200 working blanks for office, both sides.....	2 00
comp'n on same, 56,675 ems @ 45c.....	25 50
printing 200 blanks, notice to Ins. Cos., powers of attorney.....	1 40
comp'n on same, 4,340 ems @ 45c.....	1 95
printing 500 blanks, notice of transmission.....	3 50
“ 500 notice of revocation of authority.....	3 50
comp'n on Ins. Report of 1873, Pt. I., Fire and Marine, 1,627,-601 ems @ 45c.....	732 42
press work on same, 308 tokens @ 38c.....	117 04
printing 1,200 covers for same, @ 70c.....	8 40
correcting alterations from copy, 2 hours @ 50c.....	1 00
printing 200 comparisons of power of attorney.....	1 40
comp'n on same, 4,920 ems @ 45c, \$2.21; printing on back of 200 postal cards, \$1.40; comp'n on same, 840 ems, 38c.....	3 99

September 3, 1873.

W. S. George & Co.,	
To printing 2,000 letter heads.....	14 00
comp'n on Ins. Report of 1873, Part II., “Life,” 1,180,648 ems @ 45c.....	531 29
press work on same, 224 tokens @ 38c, \$85.12; printing 1,200 covers for same, @ 70c, \$8.40; correcting alteration from copy, 12½ hours @ 50c, \$6.25.....	99 77

September 24, 1873.

Richmonds & Backus,	
To printing on envelopes.....	2 00

September 25, 1873.

W. S. George & Co.,	
To printing 500 labels for packages, @ 70c, \$3.50; printing 100 notices to Life Ins. Cos., 70c; comp'n on same, 5,795 ems, \$2.61.....	6 81
Total for Printing.....	<u>\$1,655 38</u>

Commissioner of Insurance vs. The State of Michigan.

BINDING.

April 30, 1873.

W. S. George & Co.,	
To press. and trim. 500 blanks, copy Form No. 2	\$0 45

May 1, 1873.

W. S. George & Co.,	
To binding 1 Life Ins. Report, manuscript	6 00
ruling 1,000 sheets letter paper	1 15
press. and trim. 300 circulars to Life Insurance Cos.	27
“ “ “ 500 Form No. 1, Fire	45
dry. and press. 1,000 signatures Ins. Report, @ 4½c	45
folding 1,000 sigs., @ 5c, 50c; trim'g 1,000 copies, @ 4c, 40c..	90

May 28, 1873.

W. S. George & Co.,	
To press. and trim. 300 Act relative to service of process	27
“ “ “ 100 circulars to Ins. Cos.	09
“ “ “ 500 Form No. 2	45
“ “ “ 300 circulars, Act relative to process	27
re-arranging, cleansing and binding 1 vol. Schedule of Ins.	
Cos., 1869-70	6 00
binding 1 vol. An'l Statement of Cos., 1869-70	6 00
pressing, cleansing, re-arranging and binding 10 vols. reports,	
vouchers for tax, etc., @ \$3	30 00
dry. and press. 800 signatures, Act incorporating Mutual Fire	
Ins. Cos.	36
stitching 400 copies same, @ 15c, 60c; cover. and trim. 400	
@ 50c, \$2	2 60

July 31, 1873.

W. S. George & Co.,	
To binding 1 book, sheets of examination of Hibernia Ins. Co...	50
press. and trim. 200 circulars, 18c; 500 notice of tran's, 45c..	63
“ “ “ 500 revo'n of authority, 45c; 200 power of	
attorney, 18c	63
binding 200 copies Ins. Report, Pt. I., Fire, full cloth, @ 25c.	50 00
“ 1,200 copies same, paper, @ 5c, \$60; dry. and press.	
63,000 sigs., @ 4½c, \$28.35; folding 63,000 sigs., @ 5c, \$31.50	119 85

September 3, 1873.

W. S. George & Co.,	
To binding, arranging, etc., 16 books, old Ins. Reports, cap size,	
heavy bound, @ \$3, not in contract	48 00
Amount carried forward	\$275 32

ANNUAL REPORT OF THE

Commissioner of Insurance vs. The State of Michigan.

BINDING.

Amount brought forward	\$275 32
W. S. George & Co., To binding and arranging 4 large books, reports, double cap size, spring backs, heavy bound, not in contract, @ \$6	24 00
trimming 2,000 letter heads, 80c ; ruling 2,000 same once, \$2.15	2 95
<hr/>	
<i>September 25, 1873.</i>	
W. S. George & Co., To ruling 100 sheets an'l statement 18 times, \$4.50 ; lettering 1 book, 50c	5 00
dry. and press 48,000 sigs. Life Ins. Report, @ 4½c	21 60
folding 48,000 sigs. same, \$24 ; binding 1,200 copies, paper, @ 5c, \$60	84 00
binding 200 copies, full cloth, @ 25c ; \$50 ; 100 copies Fire and Life, in full cloth, @ 32c, \$32	82 00
Total for Binding	<u>\$494 87</u>

RECAPITULATION.

General Allowances	\$411 21
Printing	1,655 38
Binding	494 87
Total Allowances to Commissioner of Insurance	<u>\$2,561 46</u>

Commissioner of Railroads vs. The State of Michigan.

GENERAL ALLOWANCES.

May 28, 1873.

W. S. George & Co.,	
To Republican 1 year to R. R. Com'r, from No. 942 to 993.....	\$2 00
paper for printing notices to R. R. Cos.	75
Stephen S. Cobb, Com. of R. R.,	
To cash paid for postage stamps, \$3 ; ex. chgs. O. Reports, 25c..	3 25
“ “ “ envelopes, \$1.50 ; postage stamps, \$3.....	4 50
“ “ “ sponge for inkstands.....	20
“ “ E. H. & H. E. Partch for sign.....	2 50
“ “ for postage stamps and wrap, ers.....	9 60
“ “ Railway Publication Co. bill.....	3 00
Richmonds & Backus,	
To 1 box pens, samp. 91, 42c ; 1-6 doz. rulers, samp. 250, 50c....	92
1-12 gross pencils, sample 79, @ \$7.....	59
1-12 doz. ink, samp. 98, 45c ; 2 inkstands, samp. 241, \$3.30 ..	3 75
1-6 doz. ink, samp. 103, 38c ; 1 doz. penholders, samp. 229, 25c	63
1 mucilage pot, samp. 245, \$1.20 ; 1 bottle mucilage, sample	
244, 62c.....	1 83
2 letter clips, samp. 217, \$1 ; ½ lb. rubber, samp. 124, 52c....	1 52
½ rm. note paper, samp. 36, \$1.05 ; ½ rm. letter paper, sample	
33, \$1.50.....	2 55
½ rm. legal cap, samp. 45, \$1.95 ; ½ gro. asst. rub. bands, 50c..	2 45
1 M envelopes, samp. 335, \$3.80 ; 1 M envelopes, samp. 310,	
\$3.83.....	7 63
1 spool red tape, samp. 255, 75c ; ¼ qr. blotting, samp. 2, 27c..	1 02
<hr/>	
<i>June 26, 1873.</i>	
D. W. Buck,	
To 1 desk for R. R. Commissioner	36 00
Richmonds & Backus,	
To 2 rms. 12 lb. letter paper, \$6 ; 2 rms. 7 lb. note paper, \$4.20..	10 20
2 books samp. 263, 54c ; 2 ivory folders, samp. 106, 50c.....	1 04
1 pr. shears, samp. 109, \$2 ; 1 eyelet punch, samp. 246, \$1.50..	3 50
2 boxes eyelets, samples 242 and 243, @ 20c.....	40
S. D. Bingham,	
To box rent from May 1 to June 30, 1873.....	66
1 Yale lock and two keys.....	1 00
Commissioner of Railroads,	
To 2 sheets 3 cent postage stamps	6 00
½ lb. cord, 20c ; 1 box matches, 10c ; 1 tin dripping-pan, 25c .	55
Publishers of Railroad Gazette,	
To one year's subscription to Railroad Gazette.....	4 00
Amount carried forward.. ..	\$112 03

Commissioner of Railroads vs. The State of Michigan.

GENERAL ALLOWANCES.

July 30, 1873.

Amount brought forward.....	\$112 03
Commissioner of Railroads,	
To 1 sheet 3 cent postage stamps, \$3 ; $\frac{1}{2}$ sheet 6 cent stamps, \$3.....	6 00
express charges on R. R. Reports from Connecticut.....	1 10
" " " Poor's R. R. Manual, 55c ; ball of twine, 15c.....	70

July 31, 1873.

W. S. George & Co.,	
To 200 large envelopes to contain book of forms, including heavy paper and paste-board for same, \$10 ; 50 sheets heavy wrapping paper, \$1.....	11 00
furnishing hard paper for 400 copies in covers of book of Forms for R. R. Cos. to make reports by, 2 rms. and 6 qrs. heavy medium at \$11 per rm.....	25 30

September 3, 1873.

W. S. George & Co.,	
To 12 file boxes, @ 35c.....	4 20
Silas Farmer & Co.,	
To 1 map of Michigan, sheet form.....	1 50
Detroit Post Co.,	
To subscription for Daily Post for one year, beginning August 14, 1873, for office of Com'r of Railroads.....	10 00

September 25, 1873.

Commissioner of Railroads,	
To 1 copy Trautwine's Engineer's Pocket Book for office.....	5 00
1 sheet postage stamps, \$3 ; 1 brass key for office door, 50c ..	3 50
1 sheet No. 20 paste-board for mounting map	25
paid express charges on Minnesota R. R. Reports.....	50
Total for General Allowances.....	<u>\$181 08</u>

PRINTING.

May 28, 1873.

W. S. George & Co.,	
To printing 300 notice R. R. Cos., \$2.10 ; comp'n on same, 3,185 ems, \$1.43 ; printing card on 500 envelopes, \$3.50.....	\$7 03

June 26, 1873.

Richmonds & Backus,	
To printing on letter and note paper.....	4 00
Amount carried forward.....	<u>\$11 03</u>

Commissioner of Railroads vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$11 03
W. S. George & Co.,	
To printing 100 circulars to R. R. Supts.....	70
comp'n on same, 900 ems	41
“ “ General R. R. Laws of Mich., compiled by Com'r	
of Railroads, 193,872 ems @ 48c	93 06
press work on same, 60 tokens @ 40c	24 00
printing 1,200 covers for same, @ 70c	8 40
correcting alterations from copy on side-notes, 18 hours @ 50c	9 00
comp'n on laws relating to railroad employes, by order of R. R.	
Com'r, 16,372 ems, @ 48c, \$7.86; press work on same, 11	
tokens @ 40c, \$4.40	12 26
extra labor of re-improving and preparing form for second	
edition, 2,300, after first edition, 200, had been printed, 2	
hours @ 50c	1 00

July 31, 1873.

W. S. George & Co.,	
To comp'n on book of forms for R. R. Cos. to make reports by,	
124,727 ems @ 45c	56 13
press work, 33 tokens @ 38c, \$12.54; printing 400 covers, @	
70c, \$2.80	15 34
comp'n on covers, 2,520 ems @ 45c	1 13
printing 100 notice to R. R. Cos., requesting early returns....	70
comp'n on same, 2,055 ems @ 45c, 92c; paper for same, 20c..	1 12
printing on 200 large envelopes for book of forms	1 40
comp'n on same, 1,000 ems	45
Total for Printing	<u>\$236 13</u>

BINDING.

June 26, 1873.

W. S. George & Co.,	
To dry. and press. 15,600 sigs. R. R. Laws, @ 4½c	\$7 02
folding 15,600 sigs. R. R. Laws, @ 5c	7 80
stitching 1,200 copies, \$3; cover. and trim. 1,200 copies, \$6..	9 00
dry. and press. 2,500 sigs. police regula'ns of R. R. Cos., @ 4½c	1 12
folding 2,500 sigs. police regula'ns of R. R. Cos., @ 5c	1 25
stitching 2,500 copies same, @ 15c	3 75
trimming 2,500 copies same, @ 10c	2 50
Amount carried forward	<u>\$32 44</u>

Commissioner of Railroads vs. The State of Michigan.

BINDING.

July 31, 1873.

Amount brought forward.....	\$32 44
W. S. George & Co.,	
To dry. and press. 4,200 sigs. "Book of Forms," @ 4½c.....	1 89
folding 4,200 same, @ 5c, \$2.10; stitching 700 copies, @ 25c,	
\$1.75.....	3 85
trimming 300 copies, 6 sheets per copy, @ 4c.....	72
binding 400 copies. cloth backs, paper sides, @ 5c.....	20 00
ruling 400 copies 23 times.....	12 65
Total for Binding.....	<u>\$71 55</u>

RECAPITULATION.

General Allowances.....	\$181 08
Printing.....	236 13
Binding.....	71 55
Total Allowances to Commissioner of Railroads.....	<u>\$488 76</u>

Com'rs for Gen'l Super'n of C. P. P. & R. Institut'ns vs. The State of Michigan.

PRINTING.

January 30, 1873.

W. S. George & Co.,	
To comp'n on An'l Report of Com'rs of Charitable, Penal and Reformatory Institutions for 1872, 210,518 ems @ 45c.....	\$94 73
press work on same, 272 tokens @ 38c.....	103 36
printing 2,000 covers for same.....	14 00
Total for Printing.....	<u>\$212 09</u>

BINDING.

January 30, 1873.

W. S. George & Co.,	
To dry. and press. 2,000 sigs. Penal and Reformatory Institution Report, @ 4½c.....	\$0 90
folding 2,000 sigs. same @ 5c, \$1; stitching 500 copies @ 15c, 75c; cover. and trim. 500 copies @ 50c, \$2.50.....	4 25

February 26, 1873.

W. S. George & Co.,	
To dry. and press. 32,000 sigs. Charitable, Penal, P. and R. Institution Report, @ 4½c.....	14 40
folding 32,000 sigs. same @ 5c.....	16 00
stitching 2,000 copies same @ 25c.....	5 00
cover. and trim. 2,000 copies @ 50c.....	10 00
Total for Binding.....	<u>\$50 55</u>

RECAPITULATION.

Printing.....	\$212 09
Binding.....	50 55
Total Allowances to Com'rs for Gen'l Supervision of C., P., P. and R. Institutions.....	<u>\$262 64</u>

Immigration Commissioner vs. The State of Michigan.

PRINTING.

February 26, 1873.

W. S. George & Co.,	
To comp'n on Report of Immigration Commissioner for 1871-2,	
53,494 ems @ 45c.....	\$24 07
press work on same, 68 tokens @ 38c.....	25 84
printing 2,000 covers for same @ 70c.....	14 00
Total for Printing	<u>\$63 91</u>

BINDING.

February 26, 1873.

W. S. George & Co.,	
To dry. and press. 8,000 sigs. Immigration Com'r's Report, @ 4½c	\$3 60
folding 8,000 sigs. same @ 5c.....	4 00
stitching 2,000 copies same @ 15c.....	3 00
cover. and trim. 2,000 copies same @ 50c.....	10 00
Total for Binding.....	<u>\$20 60</u>

RECAPITULATION.

Printing.....	\$63 91
Binding.....	20 60
Total Allowances to Immigration Commissioner.....	<u>\$84 51</u>

Fish Commissioners vs. The State of Michigan.

GENERAL ALLOWANCES.

June 25, 1873.

Richmonds & Backus,

To 2 rms. letter head No. 43, @ \$7.50.....	\$15 00
500 envelopes, No. 335, \$1.90 ; $\frac{1}{2}$ M legal envel., No. 326, \$1.53	3 43
1 qt. Arnold's ink, No. 98, 45c ; 1 qt. mucilage, No. 244, 62c..	1 07
1 Morgan's mucilage, No. 245, \$1.20 ; 1 doz. Faber's Hex pencils, No. 78, 59c ; $\frac{1}{2}$ doz. penholders, No. 228, @ 40c, 20c---	1 99
3 cork penholders and pens, no sample, @ 25c.....	75
1 blank book, no sample, \$1 ; 1 record, no sample, \$4.....	5 00
1 Shipman's letter file, no sample.....	1 50

Total Allowances to Fish Commissioners.....	<u>\$28 74</u>
---	----------------

Adjutant General vs. The State of Michigan.

PRINTING.

February 26, 1873.

W. S. George & Co.,	
To comp'n on Report of Adjutant General for 1872, 23,408 ems	
@ 45c.....	\$10 53
press work on same, 34 tokens @ 38c.....	12 92
printing 2,000 covers for same @ 70c.....	14 00
Total for printing.....	<u>\$37 45</u>

BINDING.

February 26, 1873.

W. S. George & Co.,	
To dry. and press. 4,000 sigs. Adj't Gen'l's Report, @ 4½c.....	\$1 80
folding 4,000 sigs. same @ 5c.....	2 00
stitching 2,000 copies same @ 15c.....	3 00
cover. and trim. 2,000 copies same @ 50c.....	10 00
Total for Binding.....	<u>\$16 80</u>

RECAPITULATION.

Printing.....	\$37 45
Binding.....	16 80
Total Allowances to Adjutant General.....	<u>\$54 25</u>

Quartermaster General vs. The State of Michigan.

PRINTING.

January 30, 1873.

W. S. George & Co.,

To comp'n on Report of Q. M. General for 1871-2, 49,892 ems @ 45c.....	\$22 44
press work on same, 34 tokens @ 38c.....	12 92
printing 2,000 covers for same @ 70c.....	14 00
Total Allowances to Q. M. General.....	<u>\$49 36</u>

Canal Board vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

V. P. Collier,	
To fare to Detroit and return, to attend meeting of Board in	
Detroit.....	\$5 20
2 omnibus fares in Detroit, @ 40c, 80c; hotel bills, \$3.75..	4 55

September 3, 1873.

V. P. Collier,	
To mileage to Portage Lake Ship Canal, and Sault Ste. Marie	
Falls Ship Canal, 1,592 miles @ 10c.....	159 20
hotel bills, \$45; cash telegram to Sec. of State, 25c.....	45 25
Total for General Allowances.....	<u>\$214 20</u>

PRINTING.

November 27, 1872.

W. S. George & Co.,	
To printing 500 notice closing canal.....	\$3 50

June 26, 1873.

W. S. George & Co.,	
To comp'n on An'l Report of Supt. of St. Mary's Falls Ship Canal	
for 1872, 164,088 ems @ 45c.....	73 84
press work on same, 85 tokens @ 38c.....	32 30
printing 2,000 covers for same @ 70c.....	14 00

July 31, 1873.

W. S. George & Co.,	
To printing 1,000 "Time of closing Canal".....	7 00
Total for Printing.....	<u>\$130 64</u>

BINDING.

November 27, 1872.

W. S. George & Co.,	
To press. and trim. 500 notice close Canal	\$0 45
Amount carried forward.....	<u>\$0 45</u>

Canal Board vs. The State of Michigan.

BINDING.

June 26, 1873.

Amount brought forward.....	\$0 45
W. S. George & Co.,	
To dry. and press. 10,000 sigs. Supt. Canal Report, @ 4½c.....	4 50
folding 10,000 sigs. Supt. Canal Report, @ 5c.....	5 00
stitching 2,000 copies Supt. Canal Report, @ 15c.....	3 00
cover. and trim. 2,000 copies Supt. Canal Report, @ 50c.....	10 00

July 31, 1873.

W. S. George & Co.,	
To press. and trim. 1,000 "Time of closing Canal".....	0 90
Total for Binding.....	<u>\$23 85</u>

RECAPITULATION.

General Allowances.....	\$214 20
Printing.....	130 64
Binding.....	<u>23 85</u>
Total Allowances to Canal Board.....	<u>\$368 69</u>

State Military Board vs. The State of Michigan.

GENERAL ALLOWANCES.

January 30, 1873.

W. S. George & Co.,	
To cash paid express on copy Military Report from Gov. Baldwin	
to be printed.....	\$0 35
cash paid express on copy of Report from Governor.....	35
Total for General Allowances.....	<u>\$0 70</u>

PRINTING.

February 26, 1873.

W. S. George & Co.,	
To comp'n on Report of State Military Board for 1872, 66,976	
ems @ 45c.....	\$30 14
press work on same, 51 tokens @ 38c.....	19 38
printing 2,000 covers for same @ 70c.....	14 00
Total for Printing.....	<u>\$63 52</u>

BINDING.

February 26, 1873.

W. S. George & Co.,	
To dry. and press. 6,000 sigs. State Military Board Report, @ 4½c	\$2 70
folding 6,000 sigs. same @ 5c.....	3 00
stitching 2,000 copies same @ 15c.....	3 00
cover. and trim. 2,000 copies same @ 50c.....	10 00
doing up 6 packages of the above to go by express.....	50
Total for Binding.....	<u>\$19 20</u>

RECAPITULATION.

General Allowances.....	\$0 70
Printing.....	63 52
Binding.....	19 20
Total Allowances to State Military Board.....	<u>\$83 42</u>

State Pomological Society vs. The State of Michigan.

GENERAL ALLOWANCES.

October 31, 1872.

Richmonds & Backus,	
To $\frac{1}{2}$ the price of $2\frac{1}{2}$ rms. tinted book paper, to be used for cuts in Ag'l College Catalogue and Reports for 1871, and Pomological Report for 1871.....	\$19 50

September 25, 1873.

W. S. George & Co.,	
To cash paid for heavy tinted book paper necessary to complete Second An'l Report of State Pomological Society, 10 reams @ \$14.40.....	144 00

Total for General Allowances.....	<u>\$163 50</u>
-----------------------------------	-----------------

PRINTING.

September 3, 1873.

W. S. George & Co.,	
To printing 2d An'l Report of the State Pomological Society, in accordance with Sec. 6, Act No. 125, Session Laws of 1871, viz.: comp'n up to and including page 544, 951,325 ems @ 45c.....	\$428 10
press work on same, 1,700 tokens @ 38c.....	646 00

September 25, 1873.

W. S. George & Co.,	
To comp'n on 2d An'l Report of State Pomological Society, from page 545 to end of book, 379,006 ems, @ 45c.....	170 55
press work on same, 900 tokens @ 38c.....	342 00

Total for Printing.....	<u>\$1,586 65</u>
-------------------------	-------------------

BINDING.

September 25, 1873.

W. S. George & Co.,	
To dry. and press. 624,000 sigs. Pomological Society Report, 1872, @ 4 $\frac{1}{2}$ c.....	\$280 80
folding 624,000 sigs. Pomological Society Report, @ 5c.....	312 00
binding 2,500 copies same, cloth, @ 32c.....	800 00

Total for Binding.....	<u>\$1,392 80</u>
------------------------	-------------------

ANNUAL REPORT OF THE

State Pomological Society vs. The State of Michigan.

RECAPITULATION.

General Allowances.....	\$163 50
Printing.....	1,586 65
Binding.....	1,392 80
Total Allowances to State Pomological Society.....	<u>\$3,142 95</u>

Agricultural College vs. The State of Michigan.

GENERAL ALLOWANCES.

October 31, 1872.

Richmonds & Backus,	
To $\frac{1}{2}$ the price of $2\frac{1}{2}$ rms. tinted book paper, to be used for cuts in Ag'l College Catalogue and Reports for 1871, and Pomological Reports for 1871	\$19 50

June 25, 1873.

R. Haigh, Jr.,	
To 70 boxes for Reports of State Board of Agriculture, 1871, @ 68c each	47 60
Total for General Allowances	<u>\$67 10</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To comp'n on 10th An'l Report of Sec. of State Board of Agriculture, from page 1 to 304 inclusive, 578,507 ems @ 45c.....	\$260 33
press work on same, 950 tokens @ 38c	361 00

November 27, 1872.

W. S. George & Co.,	
To comp'n on 10th An'l Report of State Board of Agriculture, from page 304 to end of book, 526,295 ems @ 45c.....	236 83
press work on same, 825 tokens @ 38c	313 50
Total for Printing	<u>\$1,171 66</u>

BINDING.

December 27, 1872.

W. S. George & Co.,	
To dry. and press. 432,000 sigs. Agricultural Report, @ $4\frac{1}{2}$ c.....	\$194 40
folding 432,000 sigs. Agricultural Report, @ 5c.....	216 00
binding 500 copies, full cloth covers, @ 32c	160 00
Amount carried forward	<u>\$570 40</u>

ANNUAL REPORT OF THE

Agricultural College vs. The State of Michigan.

BINDING.

March 27, 1873.

Amount brought forward.....	\$570 40
W. S. George & Co.,	
To binding 2,000 Agricultural Reports, full cloth covers, @ 32c..	640 00

May 1, 1873.

W. S. George & Co.,	
To binding 3,500 Report of Board of Agriculture, in cloth covers,	
@ 32c.....	1,120 00
Total for Binding.....	<u>\$2,330 40</u>

RECAPITULATION.

General Allowances.....	\$67 10
Printing.....	1,171 66
Binding.....	<u>2,330 40</u>
Total Allowances to Agricultural College.....	<u>\$3,569 16</u>

Asylum for Deaf, Dumb and Blind vs. The State of Michigan.

GENERAL ALLOWANCES.

January 30, 1873.

W. S. George & Co.,	
To 3 boxes for packing Reports for D., D. & Blind Asylum, to be shipped to Flint.....	\$2 25
Total for General Allowances	<u>\$2 25</u>

PRINTING.

January 30, 1873.

W. S. George & Co.,	
To comp'n on 10th Biennial Report of Board of Trustees of Institution for D., D. & Blind, 349,468 ems @ 45c.....	\$157 26
press work on same, 551 tokens @ 38c.....	209 38
printing 2,500 covers for same @ 70c.....	17 50
Total for Printing.....	<u>\$384 14</u>

BINDING.

January 30, 1873.

W. S. George & Co.,	
To dry. and press. 72,500 sigs. D., D. & B. Asylum Report, @ 4½c	\$32 63
folding 72,500 sigs. same @ 5c, \$36.25; stitching 2,500 copies same, @ 25c, \$6.25; cover. and trim. 2,500 copies, @ 50c, \$12.50.....	55 00
Total for Binding.....	<u>\$87 63</u>

RECAPITULATION.

General Allowances	\$2 25
Printing.....	384 14
Binding.....	87 63
Total Allowances to Asylum for Deaf, Dumb and Blind.....	<u>\$474 02</u>

Asylum for Insane vs. The State of Michigan.

PRINTING.

January 30, 1873.

W. S. George & Co.,

To comp'n on Report of Trustees of Asylum for Insane for 1871-2,

348,591 ems @ 45c.....	\$156 86
press work on same, 272 tokens @ 38c.....	103 36
printing 2,500 covers for same @ 70c.....	17 50
postage on author's proof to Kalamazoo.....	30

May 1, 1873.

W. S. George & Co.,

To printing Inventory of Property of Asylum for Insane, and
Financial Statement to March 1, 1873, addressed to Gov.

Bagley, 99,680 ems @ 45c.....	44 86
press work on same, 68 tokens @ 38c.....	25 84
printing 2,000 covers for same.....	14 00
correcting alterations from copy, 2 hours.....	1 00

Total for Printing.....	<u>\$363 72</u>
-------------------------	-----------------

BINDING.

May 1, 1873.

W. S. George & Co.,

To dry. and press. 8,000 sigs. Insane Asylum Inventory Report,
@ 4½c.....

folded 8,000 sigs. same @ 5c.....	4 00
stitching 2,000 copies same @ 15c.....	3 00
cover and trim. 2,000 copies same @ 50c.....	10 00

Total for Binding.....	<u>\$20 60</u>
------------------------	----------------

RECAPITULATION.

Printing.....	\$363 72
Binding.....	20 60
Total Allowances to Asylum for Insane.....	<u>\$384 32</u>

Reform School vs. The State of Michigan.

PRINTING.

December 27, 1872.

W. S. George & Co.,	
To comp'n on 16th An'l Report of Board of Control of State	
Reform School for 1872, 152,607 ems @ 45c.....	\$68 67
press work on same, 72 tokens @ 38c.....	27 36
printing 2,000 covers for same @ 70c.....	14 00
Total for Printing.....	<u>\$110 03</u>

BINDING.

December 27, 1872.

W. S. George & Co.,	
To dry. and press. 16,000 sigs. Reform School Report, @ 4½c ----	\$7 20
folding 16,000 sigs. Reform School Report, @ 5c.....	8 00
stitching 2,000 copies, @ 25c, \$5 ; cover. and trim 2,000 copies	
@ 50c, \$10.....	15 00
Total for Binding.....	<u>\$30 20</u>

RECAPITULATION.

Printing.....	\$110 03
Binding.....	30 20
Total Allowances to Reform School.....	<u>\$140 23</u>

State Prison vs. The State of Michigan.

PRINTING.

January 30, 1873.

W. S. George & Co.,	
To comp'n on An'l Report of Inspectors of State Prison for 1872,	
261,161 ems @ 45c.....	\$117 53
press work on same, 270 tokens @ 38c.....	102 60
printing 2,300 covers for same @ 70c.....	16 10
postage on author's proof to Jackson.....	20
Total for Printing.....	<u>\$236 42</u>

BINDING.

January 30, 1873.

W. S. George & Co.,	
To dry and press 34,500 sigs. State Prison Report, @ 4½c.....	
folding 34,500 sigs. State Prison Report, @ 5c.....	\$15 52
stitching 2,300 copies @ 25c, \$5.75; cover. and trim. 2,300	17 25
copies, @ 50c, \$11.50.....	17 25
2 boxes for shipping same to Jackson.....	1 50
Total for Binding.....	<u>\$51. 52</u>

RECAPITULATION.

Printing.....	\$236 42
Binding.....	51 52
Total Allowances to State Prison.....	<u>\$287 94</u>

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

October 30, 1872.

John Nagel,	
To services as porter in Auditor General's and State Treasurer's Offices for the month of October, 31 days @ \$2, \$62; wash- ing towels, 40 pieces @ 5c, \$2.....	\$64 00
Richmonds & Backus,	
To 460 rms. 24 lb. D. cap, sample 57, Legislative Bills, @ \$4.56..	2,097 60
Daniel S. Mevis,	
To services as porter at Capitol and State Library for month of October, \$62; washing 20 towels @ 5c, \$1.....	63 00
Lemuel M. Sullivan,	
To services as watchman at State Offices for the month of Oct...	62 00
A. Lindsley,	
To labor as porter in State Offices for the month of October, @ \$2, \$62; washing 23 pieces @ 5c, \$1.15.....	63 15
Peninsular Paper Co.,	
To 40 rms. S. S. and C. book, 24x36, 48 lb., samp. 4, @ 18½c=\$8.76 per rm.....	350 40
84 rms. S. S. and C. book, 24x36 48 lb., samp. 4, @ 18½c=\$8.76 per rm.....	735 84
62 rms. sized book, 24x38, 55 lb., sample 5, S. C. Reports, @ 16½c	562 65
84 rms. S. S. and C. book, 24x36, 48 lb., samp. 4, @ 18½c=\$8.76 per rm.....	735 84
J. Foltz,	
To 21 boxes @ 68c	14 28
Jacob Bone,	
To ½ day's work drawing wood to Old Capitol.....	2 00
Guy F. Hinchman & Co.,	
To 1 Nat. flag for State Offices.....	22 00
County of St. Clair,	
To am't of error in footing of previous bill for'd and allowed....	81
M. A. Hewett,	
To services as Clerk of Board of St. Auditors for October.....	33 33
W. S. George & Co.,	
To cash paid telegram to H. Post in regard to Sup. Ct. Reports..	65

October 31, 1872.

Jacob Bone,	
To hauling wood for State Offices, 18 loads @ 25c.....	4 50
N. L. Alderman,	
To expenses and services in cleaning vault, as per bills rendered, viz.: L. K. Hewett & Cos.' bill as follows: 56 lbs. copperas, @ 6c, \$3.36; 1 kerosene oil barrel, \$1; 1 liquor bbl., \$1.50; 50 lbs. copperas, @ 6c, \$3; 65 lbs. copperas, @ 6c, \$3.90....	12 76
Amount carried forward.....	\$4,824 81

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$4,824 81
N. L. Alderman,	
To work cleaning out vault: self and team, 1 night, \$10; man and team 1 night, \$10; boy and horse 1 night, \$5; 4 men 1 night, @ \$5, \$20.....	45 00
12 bushels lime @ 35c, \$4.20; making tubs, \$10; 3 dippers, \$3; 2 tight wagon boxes @ \$7, \$14.....	31 20
S. D. Bingham,	
To sprinkling streets from Aug. 28 to Oct. 19, 7 weeks @ \$4.....	28 00
W. S. George & Co.,	
To cash pd. ex. charges on 3 pkgs. copy, index to Comp. Laws... paid postage on proof sheets to Hon. J. S. Dewey, Compiler, for making index to compilation of 1871, \$1.50; paper for printing circulars, \$2.25.....	1 05 3 75
<hr/>	
<i>November 27, 1872.</i>	
Richard Godfrey,	
To sawing 3 cords wood twice, \$3; putting same in cellar, 75c...	3 75
Daniel S. Mevis,	
To services as porter at Capitol and State Library for November, @ \$2, \$60; washing 25 towels @ 5c, \$1.25.....	61 25
Lemuel M. Sullivan,	
To services as watchman in State Offices for Nov., 30 nights, @ \$2	60 00
John Nagel,	
To services as porter in Aud. Gen'l's and Treas'r's Offices for Nov., 30 days, \$60; washing towels, 36 pieces @ 5c, \$1.80.....	61 80
A. Lindsley,	
To services as porter in State Offices for Nov., @ \$2 per day, \$60; washing 19 pieces @ 5c, 95c.....	60 95
John P. Miller,	
To 1 day's work with team, drawing wood for State Offices.....	3 50
J. Foltz,	
45 boxes @ 68c, \$30.60; 1 box, 68c.....	31 28
Samuel J. Miller,	
To services as fireman in State Offices from Nov. 21st to 30th, inclusive, 10 days @ \$2	20 00
O. W. Thorn,	
To 1 day's work hauling wood and books.....	2 00
O. Frielicks,	
To 1 day's work hauling wood with team for St. Offices.....	2 00
Jacob Bone,	
To hauling 8 loads wood to State Offices, @ 25c.....	2 00
L. B. Baker,	
To use of horse and wagon to haul 8 loads wood, @ 20c	1 60
A. A. Nichols,	
To 1 box, 20c; 20 lbs. candles @ 20c, \$4; 1 broom, 35c	4 55
Amount carried forward.....	\$5,248 49

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$5,248 49
A. A. Nichols,	
To 1 caddy matches, \$1.50; 2 brooms @ 35c, 70c; 1 pa. sapolio, 15c.....	2 35
W. S. George & Co.,	
To cash paid telegram to Hoyt Post in regard to Mich. Reports - Peninsular Paper Co.,	65
To 32 rms. S. S. and C. book, 24x36, 48 lb., samp. 4, @ 18½c= \$8.76 per rm.....	280 32
58 rms. S. S. and C. book, 24x36, 48 lb., samp. 4, @ 18½c= \$8.76 per rm.....	508 08
48 rms. book paper, 24x38, 55 lb., samp. 5, for Sup. Ct. Reports, @ 16½c.....	435 60
40 rms. book paper, 24x38, 55 lb., samp. 5, for Sup. Ct. Reports, @ 16½c.....	363 00
M. A. Hewett,	
To services as Clerk of Board of State Auditors for November..	33 33

December 27, 1872.

A. Lindsley,	
To services as porter in State Offices for month of December, @ \$2 per day, \$62; washing 14 pieces @ 5c, 70c.....	62 70
Samuel J. Miller,	
To services as fireman for State Offices during Dec., 31 days @ \$2	62 00
John Nagel,	
To services as porter in Auditor General's and State Treasurer's Offices for December, @ \$2, \$62; washing towels, 40 pieces @ 5c, \$2.....	64 00
A. P. Coryell,	
To 29½ days' work in State Library since Nov. 21, @ \$2.....	59 00
John P. Miller,	
To services of self, man and team drawing wood for St. Offices, 3½ days @ \$5.50.....	20 63
LeRoy Farnham,	
To work at Capitol from 17th to 31st December inclusive, @ \$2 per day.....	30 00
John Wood,	
To 1,000 brick used in making hearths for furnaces.....	10 00
J. Foltz,	
To 63 boxes @ 68c.....	42 84
Lord Nelson Turner,	
To whitewashing and kalsomining in Capitol building.....	25 00
Richard Godfrey,	
To sawing 6 cords wood, \$3.75; sawing 2 cords wood twice, \$2..	5 75
putting same in cellar.....	2 00
Amount carried forward.....	\$7,355 74

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$7,255 74	
N. L. Alderman,		
To cleaning vault on Capitol Square as per accompanying bill of items, viz:		
self and team $\frac{1}{2}$ night @ \$10, \$5; man and team $\frac{1}{2}$ night, \$5.....	\$10 00	
boy and horse, $\frac{1}{2}$ night @ \$5, \$2.50; 4 men $\frac{1}{2}$ night, @ \$5, \$10.....	12 50	
self and team, \$10; man and team, \$10.....	20 00	
boy and horse, \$5; 4 men @ \$5, \$20.....	25 00	
self and team, \$10; man and team, \$10.....	20 00	
boy and horse, \$5; 4 men @ \$5, \$20.....	25 00	
self and team $\frac{1}{2}$ night, \$5; man and team $\frac{1}{2}$ night, \$5.....	10 00	
boy and horse $\frac{1}{2}$ night, \$2.50; 4 men $\frac{1}{2}$ night @ \$5, \$10.....	12 50	
self and team, \$10; man and team, \$10.....	20 00	
boy and horse, \$5; 4 men @ \$5, \$20.....	25 00	
self and team, \$10; man and team, \$10.....	20 00	
boy and horse, \$5; 4 men @ \$5, \$20.....	25 00	
straw, \$4; lumber, \$1; burying rubbish, \$5.....	10 00	
54 lbs. copperas, disinfectant, @ 6c.....	3 24	
	<hr/>	
	\$238 24	
Deduct.....	24 00	
	<hr/>	
		214 24
Emma Brown,		
To 3 days' work washing windows at Capitol building, @ \$1.....	3 00	
Maria Youbanks,		
To 3 days' work washing windows at Capitol building, @ \$1.....	3 00	
1 day's work cleaning upper hall and stairs and part of middle hall, and $\frac{1}{4}$ of an hour's time in Library storage room.....	1 50	
James Youbanks,		
To 1 day's work cleaning upper hall and stairs and part of middle hall, and $\frac{1}{4}$ of an hour's time in Library storage room.....	1 50	
Wm. Schmunzle,		
To 3 $\frac{1}{2}$ days preparing wood and keeping fires for St. Offices in Nov., @ \$2.....	7 50	
Charles H. Porter,		
To 3 days' work at Capitol building, @ \$2.....	6 00	
John Lucas,		
To 3 days at plastering at Old Capitol, \$11.25; material, \$1.75..	13 00	
A. D. Elliott,		
To hauling 6 loads paper from store-house to printing office, @ 40c.....	2 40	
" 1 load wood from Capitol yard to State Offices.....	25	
" 3 loads books from packing room to store room at Capitol, @ 40c, \$1.20; hauling 5 loads same as above, \$2..	3 20	
hauling 4 loads books same as above.....	1 60	
	<hr/>	
Amount carried forward.....	\$7,513 93	

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$7,512 93
P. C. McLouth,	
To hauling 1 load paper from store room to printing office.....	40
" 2 loads paper same as above.....	80
" cushions to Peninsular Depot, 50c, 50c.....	1 00
Lemuel M. Sullivan,	
To services as watchman at State Offices for the month of Dec., 1872, 31 nights @ \$2.....	62 00
W. S. George & Co.,	
To advertising in Republican Official Canvass of Votes for Presi- dential Electors, 21 f. 2 w.	22 05
advertising in Republican Official Canvass of votes for State Officers, Members of State Board of Education, Representa- tives in Congress, and Constitutional Amendments, 99 folios 2 w. @ \$1.05.....	103 95
paid postage on proofs, copy and printed sheets of 23d Mich. Reports, from and to Reporter.....	4 06
George Jerome,	
To rent of building for storing books, etc., from Jan. 1, 1872, to Dec. 31, 1872, inclusive, 1 year.....	75 00
D. S. Mevis,	
To services as porter at Capitol building for Dec., 31 days @ \$2..	62 00
paid F. Trostel for making 2 keys, @ 75c, \$1.50; 1 key, 50c..	2 00
washing 20 towels @ 5c.....	1 00
Buck, Hoyt & Co.,	
To repair easy chair, \$9.50; to 24 cushions @ \$2, \$48.....	57 50
" old cushions, work and material.....	38 00
F. O. Carr,	
To 1 window frame and sash, and draying.....	10 50
nails and plaster paris, 65c; 2 sash locks, 35c.....	1 00
labor of self and son 1 day, \$4.50; self $\frac{1}{2}$ day, \$1.50.....	6 00
2 knobs and putting on.....	50
Charles L. Ortman,	
To 3 days' service as Presidential Elector.....	\$9 00
mileage from East Saginaw and return, 132 miles @ 10c 18 20	
	<hr/>
	\$22 20
Deduct 2 days.....	6 00
	<hr/>
	16 20
John L. Woods,	
To 4 days' service as Presidential Elector.....	\$12 00
mileage from Lexington and return, 344 miles @ 10c..	34 40
	<hr/>
	\$46 40
Deduct 3 days.....	9 00
	<hr/>
	37 40
Amount carried forward.....	<hr/>
	\$8,014 29

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....		\$8,014 29
Frederick Walldorf,		
To 3 days' attendance as Presidential Elector.....	\$9 00	
mileage from Monroe and return, 240 miles @ 10c....	24 00	
	<hr/>	
	\$33 00	
Deduct 2 days.....	6 00	
	<hr/>	27 00
Eber B. Ward,		
To 3 days' attendance as Presidential Elector.....	\$9 00	
mileage from Detroit and return, 172 miles @ 10c....	17 20	
	<hr/>	
	\$26 20	
Deduct 2 days.....	6 00	
	<hr/>	20 20
Herman Kiefer,		
To 3 days' service as Presidential Elector.....	\$9 00	
mileage from Detroit and return, 172 miles @ 10c....	17 20	
	<hr/>	
	\$26 20	
Deduct 2 days.....	6 00	
	<hr/>	20 20
James O'Donnell,		
To 3 days' attendance as Presidential Elector.....	\$9 00	
mileage from Jackson and return, 74 miles @ 10c....	7 40	
	<hr/>	
	\$16 40	
Deduct 2 days.....	6 00	
	<hr/>	10 40
Alonzo Sessions,		
To 3 days' service as Presidential Elector.....	\$9 00	
mileage from Ionia and return, 76 miles @ 10c....	7 60	
	<hr/>	
	\$16 60	
Deduct 2 days.....	6 00	
	<hr/>	10 60
Lawson A. Duncan,		
To 3 days' service as Presidential Elector.....	\$9 00	
mileage from Niles and return, 304 miles @ 10c....	30 40	
	<hr/>	
	\$39 40	
Deduct 2 days.....	6 00	
	<hr/>	33 40
Hulburt B. Shank,		
To 1 day's service as Presidential Elector.....		3 00
Amount carried forward.....		<hr/> \$8,139 09

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward	\$8,139 09
Wm. H. Brockway,	
To 1 day's service as Presidential Elector	3 00
Frank Hosner,	
To hauling 1 load 4-ft. wood to State Offices in Nov. last	25
N. R. Potter,	
To drawing 8 loads wood from Capitol yard to State Offices	2 00
" 4 " " " " " " " "	1 00
" 3 " " " " " " " " and 1	
load paper from store room to printing office, @ 25c	1 00
Brisbin & Conely,	
To 1 broom, 40c; 1 broom, 40c; 1 doz. assorted soap, \$1	1 80
50 gall. carbon oil, @ 27c, \$13.50; 2 brooms, 35c, 40c	14 25
O. H. Gilkey,	
To paid freight as per bill annexed, \$1.43; cartage, 37c	1 80
M. A. Hewett,	
To services as Clerk of Board of State Auditors for December ..	33 33

January 29, 1873.

John Nagel,	
To services as porter in Aud. General's and St. Treasurer's Office	
for month of January, @ \$2, \$62; washing towels, 36 pieces	
@ 5c, \$1.80	63 80
Lemuel M. Sullivan,	
To services as watchman in St. Offices Jan., 1873, 31 nights @ \$2	62 00
James Youbanks,	
To $\frac{1}{2}$ day cleaning hall and stairs, 75c; do., 75c	1 50
Maria Youbanks,	
To $\frac{1}{2}$ day cleaning hall and stairs St. Offices, 2d floor	75
$\frac{1}{2}$ " " " " " " " " 1st "	75
Samuel J. Miller,	
To services as fireman at State Offices January, 31 days @ \$2	62 00
A. Lindsley,	
To labor as porter in State Offices for month of January, @ \$2	
per day, \$62; washing 29 pieces @ 5c, \$1.45	63 45
A. P. Coryell,	
To services as porter in State Library for month of January, 31	
days, \$62; washing 13 pieces @ 5c, 65c	62 65
cash paid to repair water basin	25
Thomas Foster,	
To 6 $\frac{1}{2}$ cords four ft. wood, @ \$3 per cord, St. Offices	18 38
17 $\frac{1}{2}$ " three " " @ \$2.50 per cord	43 75
LeRoy Farnham,	
To cleaning walks of snow and care of water closet, etc., for	
month of January, 31 days @ \$2 per day	62 00
Amount carried forward	\$8,638 80

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$8,638 80
James Youbanks,	
To $\frac{1}{2}$ day's work at Capitol cleaning furniture, @ \$2.....	1 00
A. D. Elliott,	
To moving 4 loads books from packing room to store room, @ 50c.....	2 00
" 4 chairs from State Offices to Buck's shop for repairs.....	25
Oscar Elliott,	
To 2 hours' work loading and unloading Comp. Laws, moving them from the packing room to the Capitol.....	50
Wm. A. Whitney,	
To 2 hours' time loading and unloading Comp. Laws in moving them from store room to the Capitol.....	50
S. F. Jackson,	
To 3 hours work moving books from Capitol to old barn.....	75
G. Straub,	
To $\frac{1}{2}$ day's work cleaning walks of snow in front of Capitol.....	1 00
1 " " same as above.....	2 00
Abraham Vogal,	
To $\frac{1}{2}$ day's work cleaning walks of snow front of Capitol.....	1 00
Charles H. Munson,	
To moving 3 loads of books from packing room to Capitol.....	1 50
" 3 " " " " Capitol to paper store room.....	1 50
Robert Town,	
To 12 $\frac{1}{2}$ cords 3 ft. wood, @ \$2.50.....	30 63
Mark Strausel,	
To sawing 3 cords wood, @ 62 $\frac{1}{2}$ c per cord.....	1 88
David Corbett,	
To 2 $\frac{1}{2}$ cords 4 ft. wood, seasoned, @ \$3 per cord.....	7 50
Buck, Hoyt & Co.,	
To sundries as per bill annexed, viz.:	
6 splint seat chairs, @ \$2.50, \$15; 4 do. @ \$2.25, \$9.....	24 00
10 wood seat chairs, @ \$2.25, \$22.50; 9 cushions for Senate, @ \$2, \$18; 1 spring seat, Senate, \$4.50.....	45 00
work and material on tables, House.....	89 00
60 cushions, House, @ \$2, \$120; 40 do., @ \$2, \$80.....	200 00
O. H. Gilkey,	
To freight paid on chairs and cushions for State House.....	2 13
cartage on same.....	90
Daniel S. Mevis,	
To services as porter at Capitol for January, @ \$2 per day.....	62 00
washing 40 towels @ 5c.....	2 00
P. C. Ayers,	
To finishing one room for Com'r of Insurance from hall of State Offices, as per agreement.....	80 00
Amount carried forward.....	\$9,195 83

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$9,195 83
Charles H. Munson,	
To moving 2 loads paper @ 50c, \$1; moving 7 loads wood into Capitol cellar, @ 40c, \$2.80; moving 12 loads same as above, \$4.80.....	8 60
moving 2 loads same as above, 80c; moving 11 loads same as above, \$4.80; moving 7 loads same as above, \$2.80.....	8 00
B. F. Simonds,	
To 6 towels @ 40c, \$2.40; 3½ yds. 8-4 oil cloth, @ 2, \$6.50.....	8 90
To 96 yds. cocoa matting, 90c, \$86.40; 3 yds. 8-4 oil cloth, (S. C.) @ \$2, \$6; 32 papers tacks, @ 12½c, \$4; 5½ yds. 6-4 matting, @ \$1.40, \$7.70.....	104 10
12 yds. Calcutta matting, @ \$1, \$12; 1 pr. blankets (S. C.), \$6	18 00
156½ yds. Calcutta matting, @ \$1, \$156.25; putting down matting and oil cloth, \$18.50; zincs for mats, \$2.....	176 75
carpet for Secretary's desk in House.....	7 00
Guy F. Hinchman & Co.,	
To 1 18-ft. flag.....	28 00
Wm. D. Burnham,	
To 4 lbs. halliard cord, \$2; paid man putting cord on pole, 50c..	2 50
W. W. Hildreth,	
To 76 lbs linings, \$4.56; 50 lbs. grates, \$3.....	\$7 56
Contra by 180 lbs burnt castings.....	90
	6 66
A. S. Hatch,	
To serving summons on R. G. Hart for the State in case vs. Ætna Live Stock and Tornado Ins. Co.....	2 50
J. Foltz,	
To 97 boxes @ 68c, \$65.96; stripping 37 large boxes on end, \$2.59	68 55
State Librarian,	
To 6 Cushing's Parliamentary Law, @ \$7.50, ½ off.....	33 75
35 " Manual, @ 75c, ¼ off.....	19 67
Brisbin & Conely,	
To 49 gal. carbon, @ 27c.....	13 23
E. W. Baker,	
To clean and repair clock, House of Rep.....	4 00
O. H. Gilkey,	
To paid freight on goods, as per bill annexed, for Capitol, 25c; cartage, 10c.....	35
paid freight on cushions for Capitol, 29c; cartage, 25c.....	54
M. A. Hewett,	
To services as Clerk Board of State Auditors month of January..	33 33
Amount carried forward.....	\$9,740 26

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

January 30, 1873.

Amount brought forward.....	\$9,740 26
G. P. Sandford,	
To 50 cords wood as per contract, @ \$2.72.....	136 00
Rev. Richard Godfrey,	
To sawing 18 cords wood @ 62½c per cord	11 25
wheeling 7 cords wood in cellar.....	1 75
John Wilson,	
To services in hauling wood for State Offices 2½ days @ \$1.75....	4 38
Abraham Vogal,	
To sawing 6 cords wood @ 62½c.....	3 75
W. S. George & Co.,	
To extra wrapping and marking 6 bundles book paper for ship-	
ping to Holland to print Governor's message in Dutch lan-	
guage, by order of Clerk of House.....	50
P. C. Leavenworth,	
To moving 5 loads wood into Capitol cellar, @ 25c per load.....	1 25
G. M. Hasty,	
To charges paid on box of Uomp. Laws 1871 (16 set) returned	
from Ottawa county.....	1 01
W. S. George & Co.,	
To card-board for diagram for House.....	30
furnishing paper for printing lists of standing committees for	
Legislature.....	4 50
furnishing paper for House and Senate Enrollment Record ..	1 20
card-board for printing numerical tables for Senator's desks..	1 00
paper for pay certificates, House, 75c; card-board, gen'l order	
cards, \$1.55.....	2 30

February 6, 1873.

Peninsular Paper Co.,	
To 100 rms. print paper, 24x36, 30 lb., for Journals, samp. 1, @ 13c	390 00
42 " " " 24x36, 30 " " " " " 1, @ 13c	163 80
20 " S. S. & C. book, 24x36, 48 lb., samp. 4, @ 18½c per lb.	175 20
40 " " " " 24x36, 48 " " " 4, @ 18½c " "	350 40
60 " " " " 24x36, 48 " " " 4, @ 18½c " "	525 60
60 " " " " 24x36, 48 " " " 4, @ 18½c " "	525 60
54 " " " " 24x36, 48 " " " 4, @ 18½c " "	473 04
20 " " " " 24x36, 48 " " " 4, @ 18½c " "	175 20
50 " " " " 24x36, 48 " " " 4, @ 18½c " "	438 00
78 " " " " 24x36, 48 " " " 4, @ 18½c " "	683 28
90 " " " " 24x36, 48 " " " 4, @ 18½c " "	788 40
50 " " " " 24x36, 48 " " " 4, @ 18½c " "	438 00
56 " " " " 24x36, 48 " " " 4, @ 18½c " "	490 56
26 " " " " 24x36, 48 " " " 4, @ 18½c " "	227 76

Amount carried forward..... \$15,754 29

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$15,754 29
Peninsular Paper Co.,	
To 80 rms. S. S. & C. book 24x36, 48 lb., swamp, 4, @ 18½c per lb.	700 80
20 " " " " 24x36, 48 " " 4, @ 18½c "	175 20
30 " " " " for Legislative Manual, 24x36, 33 lb.,	
sample No. 4, @ 18½c=\$6.02½c per rm.....	180 68
20 rms. print paper, 24x36, 30 lb., for Legislative Journals,	
sample No. 1, @ 13c per lb.=\$3.90 per rm.....	78 00
J. D. Reeves,	
To 13½ cords 3 ft. wood, \$2.75 per cord, for State Offices.....	37 82

February 26, 1873.

Morgan B. Hungerford,	
To 2½ cords 3 ft. wood, @ \$3 per cord.....	6 75
Peter Honn,	
To 16 cords 3 ft. wood, @ \$2.75.....	44 00
10½ cords 4 ft. wood, @ \$3.....	30 75
Wm. Hinman,	
To 18½ cords 3 ft. wood, @ \$2.75.....	50 88
John M. Pitney,	
To 13½ cords 2 ft. wood, @ \$2.25, for Legislature.....	30 94
Wilson Smith,	
To 26 cords 3 ft. wood, @ \$2.50 per cord.....	65 00
Robert C. Wardell,	
To 11 cords dry 4 ft. wood, @ \$2.75.....	30 25
E. F. Cooley,	
For gas pipe and fixtures in Old Capitol:	
To 1 Heath & Smith bracket lamp, \$12.50; 2 pillar cocks, @ 75c,	
\$1.50.....	14 00
4 feet ¾ pipe, @ 16c, 64c; time fitting lamp, etc., 2½ hours, @	
40c, \$1.....	1 64
10 1-12 feet pipe, @ 16c, \$1.60; 4 ½-in. elbows, @ 10c, 40c; 2 ½-in.	
nipples, 30c.....	2 30
time fitting, 4 hours @ 40c, \$1.60; 13 1-light brackets, No.	
940, @ \$1.50, \$19.50; 6 2-light pendants, No. 1,730, @	
\$2.25, \$13.50.....	34 60
2 1-light brackets, No. 1,015, @ \$3.25, \$6.50; 2 2-light pend-	
ants, No. 330, @ \$3.50, \$7; 1 1-light pendant, No. 824, \$8.	
1 1-light bracket, stiff, 75c; 5 3-light chandeliers, No. 5,952,	
@ \$8, \$40.....	40 75
2 argand burners, shades and chimneys, @ \$3.....	6 00
41 lava tipped burners, @ 20c, \$8.20; 10 ceiling plates, @ 12c,	
\$1.20.....	9 40
1 3-light chandelier, No. 5,716, \$13; 1 2-light pendant, No.	
2,034, \$6.50.....	19 50
Amount carried forward.....	\$17,335 05

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$17,335 65
E. F. Cooley,	
To portable drop light, No. 107, \$6.50; argand burner, shade frames, etc., \$3; 12 8-light reflectors, @ \$24, \$288.....	297 50
2 6-light chandeliers, No. 5,792, @ \$30, \$60; 1 4-light chandelier, No. 5,792, \$19; 1 combined taper and holder, \$2....	81 00
1 box wax tapers, 75c; service pipe to building, 218½ feet, @ 60c, \$131.10.....	131 85
argand burner, shade, frame, etc., \$3; gas pipe in building, 1,131 2-12 feet, @ 20c, \$226.23; 1 1½-in. union meter cock, \$6	235 23
3 1½-in. elbows, @ 40c, \$1.20; 18 lbs. lead pipe, @ 15c, \$2.70..	3 90
time setting meter, 2 men ¾ day, \$6; 4 ground globes, \$2.40..	8 40
1 6-light double cone reflector, \$40; 1 Bartlett lamp, \$14.50..	54 50
lamp cock and burner, 75c; 6 10-12 feet pipe for Governor's room, @ 20c, \$1.35; 1 combined taper holder, \$2; 1 box wax tapers, 75c.....	4 85
1 turned cherry lamp post, \$3.50; 5 feet pipe, @ 20c, \$1.....	4 50
½ foot covering pipe, 30c; time changing chandeliers, 2 hours, 80c.....	1 10
time making box for meter, ¾ day, \$2.25; lumber for same, 75c	3 00
lock and key, 50c; 2 argand burners, shades, frames, etc., @ \$3, \$6; 1 combined taper holder, \$2.....	8 50
Timothy Doyle,	
To sawing 12 cords wood, @ 62½c, \$7.50; sawing 9½ cords twice, @ \$1.25, \$11.88.....	19 38
John Madden,	
To sawing 15 cords wood @ 62½c per cord.....	9 38
John P. Miller,	
To services of himself, assistant and team drawing wood for State Offices, 1½ days @ \$5.50.....	8 25
Samuel J. Miller,	
To services as fireman for State Offices, February, 1873, @ \$2....	56 00
Daniel S. Mevis,	
To services as porter at Capitol month of February, 28 days @ \$2, \$56; washing 35 towels @ 5c, \$1.75.....	57 75
John Nagel,	
To services as porter at Aud. General's and State Treasurer's Offices month of February, 28 days @ \$2, \$56; washing 36 towels @ 5c, \$1.80.....	57 80
A. P. Coryell,	
To services as porter in State Library month of February, 28 days @ \$2, \$56; washing 10 pieces, 50c; repairing door bolt, 10c.....	56 60
Lemuel M. Sullivan,	
To services as watchman in State Offices month of February, 28 nights.....	56 00
Amount carried forward.....	\$18,490 54

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$18,490 54
A. Lindsley, To services as porter in State Offices month of February, @ \$2 per day, \$56; washing 22 pieces @ 5c, \$1.10.....	57 10
LeRoy Farnham, To services for attending to water closet and walks, wood, etc., February	56 00
D. K. Fuller, To moving book case and fitting up Com. Room in Old Capitol building, locks and screws, 50c; 2½ days' work, @ \$2.75, \$7.50.....	8 00
J. Foltz, To 34 boxes @ 68c, \$23.12; stripping 22 large boxes @ 7c, \$1.54.....	24 66
J. E. Keen, To ½ doz. brooms for State Offices, @ \$3.....	1 50
Peninsular Paper Co., To 100 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.= \$3.90 per rm.....	390 00
100 rms. S. S. & C. book, 24x36, 48 lb., samp. 4, @ 18¼c per lb.=\$8.76 per rm.....	876 00
Davis & Larned, To ½ doz. chimneys for Capitol, 60c; 2 doz. wicks @ 15c, 30c....	90
4 chimneys @ 15c, 60c; 2 tumblers, 30c; 1½ gal. oil, @ 40c, 60c	1 50
Dart & Davis, To repair smoke pipe, 75c; 1 buck saw, \$1.25.....	2 00
1 sprinkler, \$1.50; repair water cooler, 30c.....	1 80
Grove & Whitney, To 1 axe and helve for State Offices.....	2 00
nails for packing boxes for Laws and Journals: 25 lbs. nails...	1 75
2 lbs. nails, 14c; 25 lbs. do., \$1.75; 25 lbs. do., \$1.75; 25 lbs. do., \$1.75	5 39
25 lbs. do., \$1.75; 25 lbs. do., \$1.75; 3 lbs. do., 21c; 10 lbs. do., 70c.....	4 41
2 pipe-hole covers, 50c; 25 lbs. nails, \$1.75; 10 lbs. do., 70c..	2 95
Brisbin & Conely, To 2 brooms for State Offices, @ 40c.....	80
M. A. Hewett, To services as Clerk of Board of State Auditors for February...	33 33

February 27, 1873.

John Wilson, To services in hauling wood at State Offices, 3½ days @ \$1.75....	6 12
T. B. Thrift, To 1 stove brush, Capitol, 50c; 6 cakes stove polish, 60c.....	1 10
2 papers large tacks, 30c; 5 papers large tacks, \$1.....	1 30
5 lbs. nails, 35c; 1 steel hammer, \$1.50; 2 tin pails, \$1.50....	3 35
Amount carried forward.....	\$19,972 50

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$19,972	50
T. B. Thrift,		
To 12 papers large tacks, \$1.80 ; 1 flue cap, 20c ; 1 snow shovel, 50c	2	50
1 snow shovel, 50c ; 1 paper tacks, 5c.....		55
Grove & Whitney,		
To repair furnace pipe, 75c ; repair chandelier at Capitol, \$1.25..	2	00
44 lbs. pipe @ 10c, \$4.40 ; 4½ lbs. Russia pipe @ 30c, \$1.35....	5	75
1 Russia iron elbow, 50c ; 1 collar, 25c.....		75
5 iron hooks @ 5c, 25c ; 3 brass hooks @ 10c, 30c.....		55
labor and wire, \$1.25 ; 2 glass and tacks, 62c.....	1	87
5 lbs lamp rags, 25c ; cleaning pipe at Capitol, \$2.....	2	25
3 locks @ 40c, \$1.20 ; 1 draw pull, 10c ; 6 sheets sand paper, 12c.....		1 42
4,095 lbs. coal, \$5.50 per ton, cartage 60c per ton.....	12	41
2 sheets tin @ 25c, 50c ; 1 collar, 25c ; 1 coal scuttle, \$2.....	2	75
1 oil can, 60c ; 1 pr. lamp shears, 50c ; cleaning pipe, \$3.....	4	10
repair drawer, 50c ; 30 lbs. Russia pipe @ 30c, \$9 ; 15 lbs. pipe @ 12½c, \$1.87.....	11	37
repair and lining stove, \$4 ; ½ day's labor, @ \$4, \$2.....	6	00
Lansing Gas Light Co.,		
To gas consumed on premises Capitol for month ending January 31, 1873 :		
State of meter at date.....	22,700	
State of meter at last settlement.....	12,200	
Cubic feet consumed @ 40c per hundred.....	10,500	42 00
Rent of meter.....		45
To gas consumed on premises State Offices for month ending Feb. 26, 1873 :		
State of meter at date.....	4,400	
State of meter at last settlement.....	000	
Cubic feet consumed @ 40c per hundred.....	4,400	17 60
Rent of meter.....		35
To gas consumed on premises Capitol for month ending February 26, 1873 :		
State of meter at date.....	50,700	
State of meter at last settlement.....	22,700	
Cubic feet consumed @ 40c per hundred.....	28,000	112 00
Rent of meter.....		45

March 27, 1873.

George P. Sandford,		
To 47 cords of wood as per contract, @ \$2.72 per cord.....	127	84
Amount carried forward.....	\$20,327	46

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$20,327 46
James Maroney, To sawing 10 cords wood @ 62½c per cord.....	6 25
M. Agan, To 1½ days' work on sewer, @ \$2 per day.....	2 50
John Nagel, To services as porter in Auditor General's and State Treasurer's Offices for month of March, 31 days @ \$2.....	62 00
washing towels, 36 pieces @ 5c.....	1 80
Fred Alton, To 1 well bucket, ironed	2 00
H. A. Lee, To 20½ yds. black velveteen for House of Reps., @ \$1.20	24 60
Lemuel M. Sullivan, To services as watchman in State Offices for month of March, 1873, 31 nights @ \$2 per night.....	62 00
A. Lindsley, To labor as porter in State Offices month of March, @ \$2 per day, \$62; washing 26 pieces @ 5c, \$1.30.....	63 30
Daniel S. Mevis, To services as janitor at Capitol for month of March, @ \$2 per day, \$62; washing 35 towels @ 5c, \$1.75.....	63 75
S. J. Miller, To services as fireman for State Offices month of March, @ \$2..	62 00
LeRoy Farnham, To attendance on sidewalks, water closet, etc., month of March..	62 00
James Maroney, To sawing 9 cords wood @ 62½c per cord	5 63
A. Madden, To 3 days' work on sewer @ \$2 per day.....	6 00
H. Bone, To 2½ days' work on sewer @ \$2 per day.....	5 00
John Wilson, To handling wood at State Offices, 4½ days @ \$1.75	7 88
Harvey S. Ward, To dray bill, viz.: 4 loads wood, \$1.20; 1 load ice, 75c.....	1 95
1 load wood, 30c; 7 loads wood, \$2.10; 2 loads wood, 60c....	3 00
1 load ice, 75c; 2 loads wood, 60c.....	1 35
W. S. George & Co., To card-board to print gen'l order cards for Legislature.....	3 10
" " " " " " " "	60
am't paid postage on proofs, copy and printed sheets of each form (24th Vol. Mich. Reports) sent Reporter.....	3 88
am't paid Calvert Lithograph Co. for diagrams and map for Legislative Manual of 1873, as per accompanying bill, viz.: engraving diagram of Hall of Representatives.....	\$40 00
Amount carried forward.....	\$20,778 05

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....		\$20,778 05
To engraving diagram of Senate Chamber.....	\$30 00	
one thousand copies of each.....	78 00	
engraving map of Michigan.....	40 00	
1,000 copies Judicial Circuits and preparing stones....	40 00	
1,000 " Representative Districts, preparing stones	40 00	
1,000 " Senatorial " " " "	40 00	
1,000 " Congressional " " " "	40 00	
		348 00
expense of W. S. George in going to Detroit to arrange for the		
execution of said diagrams and maps.....		7 20
express charges on 2 packages of said diagrams and maps from		
Detroit to Lansing.....		1 25
Peninsular Paper Co.,		
To 108 rms. S. S. & C. book, 27x40, 53 lb., samp. 4, @ 18½c per		
lb.= \$9.67 per rm.....		1,044 36
48 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.,=		
\$3.90 per rm.....		187 20
40 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.= \$3.90		
per rm.....		156 00
52 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.= \$3.90		
per rm.....		202 80
A. D. Elliott,		
To moving 2 loads paper from store room to printing office.....		1 00
" 3 " Comp. Laws 1871 from printing office to		
Capitol store room, \$1.50; moving 1 load boxes, 25c.....		1 75
Christian Wakenhut,		
To ½ day's work moving Comp. Laws from printing office to Cap-		
itol store room.....		67
P. C. McLouth,		
To hauling 26 loads wood @ 30c. \$7.80; 1 load ice, 75c.....		8 55
" 1 load paper, 50c; hauling 1 load wood, 30c.....		80
Samuel F. Jackson,		
To ½ day's work moving Com. Laws from printing office to store		
room.....		67
Lansing Gas Light Co.,		
To gas consumed on premises State Offices for month ending		
March 26, 1873:		
State of meter at date.....	18,900	
State of meter at last settlement.....	4,400	
Cubic feet consumed @ 40c per hundred.....	14,500	58 00
Rent of meter.....		35
Amount carried forward.....		\$22,796 65

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$22,796 65
Lansing Gas Light Co.,	
To gas consumed on premises Capitol for month ending March 26, 1873:	
State of meter at date.....	85,700
State of meter at last settlement.....	50,700
	<hr/>
Cubic feet consumed @ 40c per hundred.....	35,000
Rent of meter.....	45
E. F. Cooley,	
To pipe and fixtures in State Office building:	
pipe in State Library and risers, 321½ feet @ 20c.....	64 30
12 3-light chandeliers, No. 5,792, @ \$15.50, \$186; 27 feet pipe @ 20c, \$5.40.....	191 40
25 feet Scotch covering tube Q. B. G., @ 60c, \$15; 2 Siff brackets, No. 99, @ 75c, \$1.50; 40 lava tipped B. W. burners, @ 20c, \$8.....	24 50
service pipe to meter, 1½ in., 88½ feet @ 60c, \$51.30; 1 1½-in. union meter cock, \$6; 2 1½-in. elbows, @ 40c, 80c.....	58 10
19½ feet 1½-in. lead pipe, @ 15c, \$2.93; time setting meter, ¼ day, \$3.....	5 93
1 taper holder and box wax tapers.....	1 25
1 4-light chandelier, No. 5,650, argand burner, etc.....	37 00
1 4-light chandelier, No. 5,792, \$19; 5½ feet Scotch covering tube, @ 60c, \$3.30; 1 2-light pendant, No. 1,730, \$2.25.....	24 55
6 1-light pendants, No. 940, @ \$1.50, \$9; 7 globes, No. 10, @ 75c, \$5.25.....	14 25
4 argand burners, shades, frames, etc., @ \$3, \$12; 2 pressed ceiling plates, @ 20c, 40c; 1 argand burner, shade, frame, etc., \$3.....	15 40
6 feet pipe @ 20c, \$1.20; 1 2-light slide pendant, \$6.50.....	7 70
4 6-light S. W. reflectors, @ \$22.....	88 00
pipe in Court Room, Att'y Gen'l's Office, etc., 192 2-12 feet, @ 20c.....	38 44
1 2-light bracket, No. 1,037, \$6; 3 feet Scotch cov. tube, @ 60c, \$1.80.....	7 80
1 4-light chandelier, No. 5,894, shade, etc, \$40; 1 8-light S. W. reflector, \$24; 1 6-light S. W. reflector, \$22.....	86 00
1 4-light S. W. reflector, \$18; 1 flexible, No. 116, argand burner, shade, etc., \$10.50; 3 brackets, No. 1,042, @ \$1.50, \$4.50.....	33 00
3 argand burners, shades, frames, etc., \$9; 3 globes, No. 444, @ 80c, \$2.40.....	11 40
1 stiff bracket, No. 99, 75c; pipe in Secretary's Office, 228½ ft., @ 20c, \$45.60; 2½ feet Scotch covering tube, @ 60c, \$1.50..	47 85
	<hr/>
Amount carried forward.....	\$23,693 97

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$23,693 97
E. F. Cooley,	
To 1 6-light S. W. reflector, \$22; 2 1-light pdts., No. 698, @ \$1.50, \$3.....	25 00
2 2-light pendants, No. 2,026, @ \$5.50, \$11; 6 2-light pdts, slide, @ \$6.50, \$39.....	50 00
1 1-light pendant, slide, \$5.50; 2 2-light pendants, No. 1,730, \$4.50.....	10 00
1 flexible, No. 121, \$6; 2 argand burners, shade, etc., @ \$3, \$6.....	12 00
4 globes, No. 663, @ 65c, \$2.60; 14 argand burners and chimneys, @ \$1.25, \$17.50.....	20 10
3 1-light brackets, No. 1,042, @ \$1, \$3; 1 stiff bracket, No. 99, 75c.....	3 75
9 lava tipped burners, @ 20c, \$1.80; 2 1-light pendants, No. 698, @ \$1.50, \$3; 35 feet pipe @ 20c, \$7; 1 1-light pendant, No. 698, \$1.50.....	13 30
3 argand burners and chimneys, @ \$1.25.....	3 75
pipe in Auditor General's, Com'r of Ins., etc., 343 11-12 feet, @ 20c.....	68 78
1 casing ring, 10c; 1 8-light S. W. reflector, \$24.....	24 10
2 6-light S. W. reflectors, @ \$22, \$44; 3 2-light slide pendants, @ \$6.50, \$19.50; 1 1-light bracket, No. 940, \$1.50; 7 lava tipped burners, \$1.40.....	66 40
5 combined taper holders, @ \$2, \$10; 5 boxes wax tapers, @ 75c, \$3.75.....	13 75
2 turned taper handles, @ 50c, \$1; 1 argand chimney, 20c... pipe in Land Office, 142½ feet @ 20c.....	1 20 28 50
1 combined taper holder, \$2; 1 box wax tapers, 75c.....	2 75
pipe in Treasurer's and Aud. General's, 1st floor, 516 11-12 feet, @ 20c.....	103 38
16 2-light pendants, No. 1,730, @ \$2.25, \$36; 4 1-light pendants, No. 698, @ \$1.50, \$6; 2 2-light pendants, slide, @ \$6.50, \$13.....	55 00
36 lava tipped burners, @ 20c, \$7.20; 6 argand burners, shades and frames, @ \$3, \$18; 2 1-light brackets, No. 940, @ \$1.50, \$3.....	28 20
1 4-light chandelier, No. 5,894, \$40; 3 feet 1-in. Scotch cov. tube, @ 60c, \$1.80.....	41 80
3 globes, No. 444, @ 80c, \$2.40; 21 10-in. porcelain shades and frames, @ \$1.75, \$36.75.....	39 15
5 argand burners and chimneys, @ \$1.25, \$6.25; 1 argand chimney, 20c.....	6 45
1 foot pipe, 20c; 1 4-light chandelier, No. 5,894, shades, etc., \$40.....	40 20
1 argand burner, shade, frame and chimney, \$3; 4 globes, No. 444, @ 80c, \$2.40; 2½ feet Scotch covering tube, @ 60c, \$1.50.....	6 90
Amount carried forward.....	\$24,258 43

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$24,358 43
E. F. Cooley,	
To 1 $\frac{1}{2}$ -in. bushing, 15c; 1 ceiling plate, 20c; 2 $\frac{1}{2}$ feet pipe, 50c ..	85
1 4-light chandelier, No. 5,650, shades, etc.....	37 00
3 globes, Union, No. 701, @ \$1.25, \$3.75; 1 $\frac{1}{2}$ -in. bushing, 12;	
2 feet pipe, 40c.....	4 27
2 feet Scotch covering tube, @ 60c, \$1.20; 1 ceiling plate, 25c	1 45
2 argand burners, shades, frames, etc., \$6; 1 ceiling plate, 25c	6 25
Richmonds & Backus,	
To 6 Barclay's Digest, Library.....	21 60
6 R. R. Compilation, Library, @ \$3.....	18 00
L. B. Potter,	
To expenses going to and returning from Ludington, as directed	
by Att'y General:	
hack hire Lansing, 25c; R. R. fare to Eaton Rapids, 50c.....	75
dinner at Eaton Rapids, 45c; hack hire at Eaton Rapids, 25c..	70
R. R. fare to Pentwater, \$4.80; stage to Ludington, \$1.50....	6 30
expenses at Pentwater, \$1; meals and lodging at Ludington,	
\$2	3 00
stage fare to Pentwater, \$1.50; R. R. fare to Nunica, \$1.80...	3 30
paid freight on baggage (trunk of law books), 25c; supper, 50c	75
R. R. fare to Grand Rapids, 60c; 'bus, 10c; hotel G'd Rapids,	
\$1.50.....	2 20
'bus fare Grand Rapids, 25c; R. R. fare to Eaton Rapids, \$2.20	2 45
R. R. fare to Lansing, 50c; hack Eaton Rapids, 50c; do. Lan-	
sing, 25c.....	1 25
D., L. and L. M. R. R. Co.,	
To R. R. and stage charges on box of Comp. Laws (1st Vol.) from	
Benzonia to Lansing: R. R. charges, 85c; stage, \$1.48;	
cartage, Lansing, 15c.....	2 48
M. A. Hewett,	
To services as Clerk of Board State Auditors month of March..	33 33
<hr/>	
<i>March 29, 1873.</i>	
Alva Thompson,	
To 6 cords 2 ft. wood for Legislature, @ \$2.25.....	13 50
<hr/>	
<i>April 30, 1873.</i>	
John Nagel,	
To services as porter in Aud. Gen'l's and Treasurer's Offices,	
month of April, @ \$2, \$60; washing towels, 36 pieces @ 5c,	
\$1.80.....	61 80
A. P. Coryell,	
To services as porter in State Library month of March, 31 days	
@ \$2, \$62; washing 11 pieces @ 5c, 55c.....	62 55
Amount carried forward.....	\$24,642 21

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$24,642	21
A. P. Coryell,		
To paid N. R. Potter, $\frac{1}{2}$ day bringing Mich. Repts. from bindery..	1	00
services as porter in State Library month of April, 30 days @		
\$2, \$60; washing 11 pieces, 55c; 2 lbs. nails, 14c.....	60	69
1 pt. turpentine, 15c; marking brush, 10c.....		25
Lemuel M. Sullivan,		
To services as watchman in State Offices month of April, 30		
nights @ \$2.....	60	00
Samuel J. Miller,		
To services as fireman for State Offices April, 30 days @ \$2.....	60	00
LeRoy Farnham,		
To services about Capitol, etc., from the 1st to the 12th of April		
inclusive, 12 days @ \$2 per day.....	24	00
Peter Honn,		
To $6\frac{1}{2}$ cords 3 ft. wood, @ \$3, \$20.25; $\frac{1}{2}$ cord do., \$1.50.....	21	75
James Maroney,		
To sawing 16 cords wood at Capitol, @ $62\frac{1}{2}$ c per cord.....	10	00
A. Lindsley,		
To labor as porter at State Offices for April, @ \$2 per day, \$60;		
washing 22 pieces @ 5c, \$1.10.....	61	10
Lansing Gas Light Co.,		
To gas consumed on premises State Offices for month ending		
April 26, 1873:		
State of meter at date.....	39,000	
State of meter at last settlement.....	18,900	
Cubic feet consumed @ 40c per hundred.....	20,100	80 40
Rent of meter.....		35
To gas consumed on premises Capitol for month ending April		
26, 1873:		
State of meter at date.....	132,300	
State of meter at last settlement.....	85,700	
Cubic feet consumed @ 40c per hundred.....	46,600	186 40
Rent of meter.....		45
A. D. Elliott,		
To hauling 18 loads wood, \$4.50; hauling 1 load boxes, 25c....	4	75
" 4 " " \$1.00; " 1 " paper, 50c....	1	50
" 8 " " \$2.00; " 1 " " 50c....	2	50
" 11 " " \$2.75; " 10 " wood, \$2.50....	5	25
" 1 " paper, 50c.....		50
Jed. Van Keuren,		
To 20 shoe boxes @ 25c.....	5	00
M. A. Hewett,		
To services as Clerk of Board of State Auditors for April.....	33	33
Amount carried forward.....	\$25,261	43

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

May 1, 1873.

Amount brought forward.....	\$25,261 43
Daniel S. Mevis,	
To services as porter at Capitol for month of April, @ \$2 per day, \$60; washing 30 towels @ 5c, \$1.50.....	61 50
W. S. George & Co.,	
To furnishing card-board for printing gen'l order for Legislature furnishing paste and wrappers, and addressing and mailing, with postage stamps put on, the Daily Legislative Journal for 89 days (for the Session of 1873, as ordered by Joint Resolution), 575 copies daily, @ \$3.50.....	1 00
paste furnished Legislature for doing up Journals and Documents, 89 days, 1½ qts. per day, @ 10c per qt.....	311 50
Peninsular Paper Co.,	
To 36 rms. book paper for Laws, 24x36, 48 lb., sample No. 2, @ 15c per lb.=\$7.20 per rm.....	13 35
164 rms. book paper for Laws, 24x36, 48 lb., sample No. 2, @ 15c per lb.=\$7.20 per rm.....	529 20
98 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.=\$3.90 per rm.....	1,180 80
100 rms. print paper, 24x36, 30 lb., samp. 1, @ 13c per lb.=\$3.90 per rm.....	382 20
	390 00

May 2, 1873.

P. L. Daniels & Co.,	
To ice for State Offices for the season of 1872, commencing May 1 and closing October 1, 1872.....	60 00

May 7, 1873.

Lithgow Fire Extinguisher Works,	
To 4 Gardner's Fire Extinguishers, @ \$50.....	200 00
Jackson, Lansing and Saginaw R. R.,	
To freight on 4 fire extinguishers from Louisville, Ky.	1 00
drayage on same.....	20
Peter Honn,	
To 4 cords 4 ft. wood, @ \$3.25, \$13; 7 cords 3 ft., @ \$3, \$21.....	34 00

May 28, 1873.

Daniel Striker,	
To telegram to V. P. Collier, Battle Creek	35
2 days' time at Detroit on business connected with advertising for proposals for contracts for printing, etc., @ \$3.....	6 00
172 miles to Detroit, @ 10c	17 20
Amount carried forward.....	\$28,449 73

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$28,449 73
V. P. Collier,	
To 2 days to Detroit on business connected with advertising for proposals for St. printing, \$6; 172 miles travel @ 10c, \$17.20	23 20
cash paid telegram to Hon. T. M. Cooley, Ann Arbor.....	50
" " " " " Wm. Jenison, Detroit.....	70
H. S. Ward,	
To hauling six loads wood.....	1 80
Daniel S. Mevis,	
To services as porter at Capitol from the first to the sixth of May inclusive, @ \$2 per day.....	12 00
Robert Foster,	
To services as porter at Capitol from May 6th to 31st inclusive, 26 days @ \$2, \$52; washing 7 towels @ 5c, 35c.....	52 35
A. P. Coryell,	
To services as porter at State Library for month of May, 31 days @ \$2, \$62; washing 9 pieces @ 5c, 45c; 2 lbs. paint, @ 16c, 32c.....	62 77
John Nagel,	
To services as porter in Auditor General's and State Treasurer's Offices for the month of May, @ \$2, \$62; washing towels, 40 pieces @ 5c, \$2.....	64 00
A. Lindsley,	
To labor as porter in State Offices for month of May, @ \$2 per day, \$62; washing 20 pieces @ 5c, \$1.....	63 00
Lemuel M. Sullivan,	
To services as watchman at State Offices month of May, 1873....	62 00
Harvey S. Ward,	
To drawing 22 cords 4 ft. wood @ 25c.....	5 50
" 51½ " " " @ 75c.....	38 63
Frank Honn,	
To putting 51 cords wood into State House cellar, 8 days @ \$1...	8 00
Daniel Stafford,	
To sawing 15 cords wood once @ 62½c per cord.....	9 38
" 7 " " twice in two @ \$1.25.....	8 75
Wm. Huffman,	
To 1 day's work cleaning State yard.....	1 50
Jonathan Frate,	
To sawing 3½ cords wood twice, @ \$1.25, \$4.69; ¼ cord once, @ 62½c, 47c.....	5 16
O. H. Gilkey,	
To freight on 2 boxes from Chicago, \$4.06; drayage on same, 25c	4 31
" " 1 box books from Chicago, \$1.74; drayage, 25c....	1 99
Amount carried forward.....	\$28,875 27

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$28,875	27
A. D. Elliott,		
To drawing 1 load books, 50c; drawing 1 load of timber and 3 loads of wood, @ 25c, \$1; man and team to move 3 loads Comp. Laws 1871 from printing office to store room in Capitol, \$1.50; 2 men to help load and unload, \$1.....		4 00
Lansing Gas Light Co.,		
To gas consumed on premises State Offices for month ending May 28, 1873:		
State of meter at date	46,900	
State of meter at last settlement.....	39,000	
	<hr/>	
Cubic feet consumed @ 40c per hundred.....	7,900	31 60
Rent of meter.....		35
To gas consumed on premises Capitol for month ending May 28:		
State of meter at date.....	138,700	
State of meter at last settlement.....	132,300	
	<hr/>	
cubic feet consumed @ 40c per hundred.....	6,400	25 60
Rent of meter.....		45
E. F. Cooley,		
To time taking down lamp at Capitol gate, re-fitting pipe, etc., 6 hours @ 40c, \$2.40; 1 $\frac{1}{2}$ -in. coupling, 10c.....		2 50
1 $\frac{1}{2}$ -in. elbow, 12c; 4 $\frac{1}{2}$ -in. wrought hooks, 12c.....		24
J. Foltz,		
To 3 boxes @ 68c, \$2.04; stripping same, 21c; 2 boxes @ 68c, \$1.36 stripping same, 14c; 4 boxes @ 68c, \$2.72; stripping 1 box, 7c repairing sidewalk around State lot on east, south and west..		3 61
		2 93
		3 96
L. B. Potter,		
To build'g 50 rods picket fence around Old Capitol block, @ \$3.75 cash paid for lumber, nails and labor, for fencing, boxing and moving trees in and around Capitol block, as per vouchers: lumber of Scofield, \$83.91; lumber of Allen & Wise, \$16.86..		187 50
nails of Grove & Whitney, \$4.80; labor and machinery by U. D. Ward, \$26.....		100 77
labor, James Black, \$16; labor, Thomas Saier, \$3.50.....		30 80
" J. G. Norwood, \$5.25; labor, A. Little, \$10.50		19 50
" Harvey S. Ward, \$5.85; John Walters, 29 days @ \$1.50, \$43.50.....		15 75
		49 35
W. S. George & Co.,		
To adv. in Lansing Republican, Official Canvass, Judge of 20th Circuit, 2 f. 2 w.....		2 10
adv. Official Canvass, Judge of 19th Circuit, 2 f. 2 w.....		2 10
" " " Judge of Sup. Court, 5 f. 2 w.....		5 25
" " " Regents of University, 9 f. 2 w.....		9 45
	<hr/>	
Amount carried forward.....	\$29,873	08

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$29,373 08
Dart & Davis,	
To 45½ feet W. cord, \$25.18 ; 1 elbow, 50c ; 4 hooks @ 40c, \$1.60	27 28
1 flange on top of pipe, and put on same.....	50
labor on old pipe and roof, \$5 ; 4 lbs. paint, 40c.....	5 40
1 pint oil, 15c ; 2½ sheets tin, 14x20, @ 20c, 50c.....	65
Peninsular Paper Co.,	
To 256 rms. book paper, 24x36, 48 lb., for laws, samp. 2, @ 15c per lb.=\$7.20 per rm.....	1,843 20
43 rms. book paper, 24x54, 72 lb., for laws, samp. No. 2, @ 15c per lb.=\$10.80 per ream.....	486 00
60 reams book paper, 24x54, 72 lb., for laws, sample No. 2, @ 15c per lb.=\$10.80 per ream.....	648 00
151 reams book paper, 24x54, 72 lb., for laws, sample No. 2, @ 15c per lb.=\$10.80 per ream.....	1,630 80
M. A. Hewett,	
To services as Clerk of Board of State Auditors month of May..	33 33
<hr/>	
<i>May 29, 1873.</i>	
P. C. Ayers,	
To furnishing and setting glass in Old Capitol building.....	2 00
<hr/>	
<i>June 25, 1873.</i>	
Allen & Wise,	
To 288 feet house lumber, @ \$30, \$8.64 ; drayage, 25c.....	8 89
tube for drains, \$10 ; drayage, 25c ; 51 feet plank, @ \$17, 87c	11 12
12 feet 2x6, 19c ; 72 feet plank @ \$16, \$1.15 ; 36 feet stock @ \$19, 68c.....	2 03
144 feet 6x6x12, @ \$16, \$2.30 ; 8 feet 2x4x12 @ \$16, 13c.....	2 43
Mrs. M. W. Howard,	
To paid for repairs on dwelling house on O. Capitol square, viz.: blind butts, \$1 ; lumber and nails, 40c ; labor, \$2.25	3 65
F. L. Henderson,	
To 14 feet lumber, double surfaced, for cupboard in packi'g room	56
Emmet Cole,	
To cash paid for 10 shoe boxes for shipping laws, @ 15c.....	1 50
L. B. Potter,	
To building 16 rods (bal. of outside) fence, @ \$3.75.....	60 00
" 19½ rods (inside) fence, @ \$3.75.....	74 06
paid Scofield for lumber for bridges.....	17 41
paid Dart & Davis for spikes for bridges.....	1 44
" " " " " and nails for cistern.....	25
" A. Jackson for building bridges and fixing cistern.....	5 00
" for extra, putting in two large gates and posts.....	5 50
" Lansing for hangings and fastenings for 2 large gates...	4 00
Amount carried forward.....	\$34,248 07

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$34,248 07
L. B. Potter,	
To paid Jno. Walters for 4 days' grading for fence, filling up old cistern, and putting in gutter.....	7 00
paid for 5 padlocks, \$1.75; 2 chains, \$1.....	2 75
M. A. Hewett,	
To services as Clerk of Board of State Auditors for June.....	33 38
A. P. Coryell,	
To services as porter in State Library for month of June, 30 days @ \$2, \$60; washing 10 pieces @ 5c, 50c.....	60 50
A. Lindsley,	
To labor as porter in State Offices for month of June, 30 days @ \$2, \$60; washing 8 pieces @ 5c, 40c.....	60 40
washing woolen blankets, etc., 8 pieces for Land Office	75
John Nagel,	
To services as porter in Auditor General's and Treasurer's Offices for month of June, \$60; washing 36 pieces @ 5c, \$1.80.....	61 80
Margaret Maroney,	
To 1 day's work cleaning windows.....	2 00
Lemuel Sullivan,	
To services as watchman in St. Offices month of June, 30 nights @ \$2, \$60; re-bottoming office chair, 80c.....	60 80
Richmonds & Backus,	
To 24 19-20 rms. tea paper, sample No. 30, @ \$4.50	112 27½
O. W. C. Bronson,	
To 3 days' work cleaning up Old State House grounds, @ \$1.75..	5 25
Robert Foster,	
To services as porter at Capitol month of June, 30 days.....	60 00
washing 12 towels, 60c; paid use of grindstone, 10c; pass book, 10c	80
drayage for moving print paper, store room to printing office..	25
New York Times,	
To advertising Mackinaw and Marquette R. R., 149 lines 4 times	119 20
Inter-Ocean,	
To adv. Mackinaw and Marquette R. R., once a week, 185 l. 4 t...	118 40

June 26, 1878.

Peninsular Paper Co.,	
To 170 rms. book paper for laws, 24x54, 72 lb., samp. 2, @ 15c= \$10.80 per rm.....	1,836 00
32 rms. book paper for laws, 24x54, 72 lb., samp. 2, @ 15c= \$10.80 per rm.....	345 60
100 rms. book paper for laws, 22x34, 48 lb., samp. 2, @ 15c= \$7.20 per rm.....	720 00
54 rms. S. S. & O. book paper for reports, 24x36, 48 lb., samp. No. 4, @ 18½c per lb.= \$3.76 per ream.....	473 04
Amount carried forward.....	\$38,326 21

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$38,326 21
Peninsula Paper Company,	
To 16 rms. S. S. & O. book for reports, 24x36, 48 lb., sample No. 4, @ 18½c per lb.= \$8.76 per ream.....	140 16
58 rms. S. S. & O. book for reports, 24x36, 48 lb., sample No. 4, @ 18½c per lb.= \$8.76 per ream.....	508 08
152 rms. book paper for School Laws, 22x34, 48 lb., sample No. 2, @ 15c per lb.= \$7.20 per ream.....	1,094 40
22 rms. book paper for laws, 24x36, 48 lb., samp. No. 2, @ 15c.....	158 40
144 " " " " " 24x54, 72 " " " 2, @ 15c.....	1,555 20
83 " " " " " 24x54, 72 " " " 2, @ 15c.....	896 40
44 " " " " " 24x36, 48 " " " 2, @ 15c.....	316 80
70 " " " " " School Laws, 22x34, 48 lb., samp. 2, @ 15c.....	504 00
140 rms. book paper for laws, 24x36, 48 lb., samp. 2, @ 15c....	1,008 00
39 " " " " " 24x54, 72 " " 2, @ 15c....	421 20
L. H. Danford,	
To painting water closet, 148 yds. @ 6c, \$8.88; painting on barn, 283 yards @ 6c, \$16.98; painting 95 rods fence @ 70c per rod, \$66.50.....	92 36
Buck & Blair,	
To 1 palm-leaf matrass, \$7.50; 1 wool bolster, \$2.....	9 50
Brisbin & Conely,	
To 4 oz. sperm oil, 20c; 92 2-15 gall. B. oil, @ \$1.05, \$96.74.....	96 94
800 lbs. pure lead @ \$12, \$95; 1 gall. Japan, \$1.50; ¼ gall. turp., 50c.....	98 00
1 gal. naptha, 40c; 200 lbs. pure lead, @ \$12.....	24 40
D. J. Evans,	
To expenses and salary of self and assistant in making examination of the Hazleton and Dewey State Asset Lands:	
R. R. fare to St. Charles, \$1.80; hotel at St. Charles, \$2.....	3 80
livery, \$3; fare to Saginaw City, \$1; hotel at Saginaw, \$3....	7 00
plank road tolls, \$1; hotel bill on trip, \$4.75; livery, \$6.....	11 75
supper, 1; fare to Bay City, 40c; hotel bill over Sunday of Ass't, \$4.25.....	5 65
fare to Swan Creek, \$1.20; hotel at Swan Creek, \$3.....	4 20
" " Chesaning, 80c; livery for trip west, \$5; hotel on trip, \$1.20.....	7 00
hotel at Chesaning, \$2.50; livery for trip east, \$6; hotel on trip, \$3.50.....	12 00
fare to Saginaw, \$1.40; hotel at Saginaw, \$2.50; fare to Sanford, \$1.70.....	5 60
hotel in country, \$1; fare to Edenville, \$2; hotel at Edenville, \$2.....	5 00
livery for trip north, \$8; hotel on trip, \$3; hotel at Edenville, \$2.....	13 00
Amount carried forward.....	\$45,325 05

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$45,325 05
D. J. Evans,	
To fare to Sanford, \$1; hotel at Sanford, \$1; fare to Saginaw, \$1.70	3 70
hotel at Saginaw, \$3; fare to Bay City, 80c; livery, \$5.....	8 80
hotel on trip, \$2.50; toll on bridge, 40c; hotel in B. City, \$1.50	4 40
fare to Pine Run, \$2.10; livery trip west, \$5; hotel on trip,	
\$3.75.....	10 85
hotel Pine Run, \$3; livery trip east, \$3; hotel on trip, \$2.25	8 25
hotel at Clio, \$3; fare to Flint, 80c; hotel over Sunday, \$6..	9 80
livery for trip east, \$12; hotel at Richfield, \$3.....	15 00
hotel at Columbiaville, \$4; hotel bills up Flint River, \$4.25..	8 25
hotel at Flint, \$1; fare to Saginaw, \$2.10; hotel at Saginaw, \$2	5 10
hotel at Tuscola, \$2; tolls on plank road, 32c.....	2 32
hotel at Wahjamaga, \$2.75; ferriage, 75c; hotel in country,	
\$1.40.....	4 90
plank road tolls, 82c; supper and horses, \$1.50; livery east	
(3 days), \$12.....	14 32
hotel at Saginaw, \$3; fare to Laingsburg, \$3; supper, \$1....	7 00
hotel at Laingsburg, \$2.50; livery for trip east, \$5.....	7 50
hotel bills in country, \$3; fare to Bay City, \$3.80.....	6 80
paid O. Pearson for 22 days' services as assistant, @ \$3.....	66 00
27 days' time making examination and report, @ \$5.....	135 00
<hr/>	
<i>July 30, 1873.</i>	
Foltz & Fuller,	
To 162 boxes for Joint Documents and Ag'l Reports, @ 68c.....	110 16
27 " " Vol. I. Session Laws 1873, @ 68c.....	18 36
L. H. Danford,	
To painting Capitol, 1,782 yards @ 6c per yard.....	106 92
" observatory blinds, 72 feet @ 15c per foot.....	10 80
2 days trimming trees, cleaning roof of Capitol building	4 00
Robert Foster,	
To services as porter at Old Capitol during July, 31 days @ \$2..	62 00
6 boxes matches, 50c; paper stove blacking, 10c.....	60
paid drayage on load paper to printing office.....	25
1 bushel lime for privy vault, 25c; washing 10 towels @ 5c, 50c	75
Lemuel M. Sullivan,	
To services as watchman in State Offices July, 31 nights, @ \$2...	62 00
A. Lindsley,	
To labor as porter in State Offices month of July, @ \$2 per day,	
\$62; washing 26 pieces @ 5c, \$1.30	63 30
A. P. Coryell,	
To services as porter in State Library month of July, @ \$2.....	62 00
washing 12 pieces @ 5c, 60c; 1 oz. spirits of ammonia, 10c..	70
Amount carried forward.....	\$46,144 88

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....		\$46,144 88
Lansing Gas Light Co.,		
To gas consumed on premises Capitol month end'g June 30, 1873:		
State of meter at date.....	139,800	
State of meter at last settlement.....	138,700	
Cubic feet consumed @ 40c per hundred.....	1,100	4 40
Rent of meter.....		45
To gas consumed on premises State Offices month ending June 30, 1873:		
State of meter at date.....	53,100	
State of meter at last settlement.....	46,900	
Cubic feet consumed @ 40c per hundred.....	6,200	24 80
Rent of meter.....		35
To gas consumed on premises Capitol month ending July 29, 1873:		
State of meter at date.....	140,500	
State of meter at last settlement.....	139,800	
Cubic feet consumed @ 40c per hundred.....	700	2 80
Rent of meter.....		45
To gas consumed on premises State Offices month ending July 29, 1873:		
State of meter at date.....	59,400	
State of meter at last settlement.....	53,100	
Cubic feet consumed @ 40c per hundred.....	6,300	25 20
Rent of meter.....		35
James Maroney,		
To sawing 1 cord wood once.....		63
M. A. Hewett,		
To services as Clerk of Board of State Auditors for July.....		33 33
<hr/>		
<i>July 31, 1873.</i>		
John Nagel,		
To services as porter in Aud. General's and Treasurer's Offices for month of July, @ \$3 per day, \$62; washing towels, 40 pieces @ 5c, \$2.....		64 00
D. J. Evans,		
To looking after State Asset Land matters:		
telegram to Att'y Gen'l, 55c; fare to Lansing, \$2.40; hack fare, 50c.....		3 45
hotel in Lansing, \$3; telegram to Att'y Gen'l, 67c; expense of trip to Saginaw and return, \$1.80; expense of trip to Saginaw and return, \$1.80.....		7 27
street car fares, 20c; 5 days' time @ \$5, \$25.....		25 20
Amount carried forward.....		\$46,337 56

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$46,337 56
L. B. Potter,	
To paid men as follows for graveling, sodding and seeding bank and drive around State Offices:	
James Black, 15½ days @ \$2.50, \$38.75; Archie Little, 3½ days @ \$2, \$6.50; Wm. Conner, 6½ days @ \$2, \$12.50.....	57 75
John Walters, 1½ days @ \$2, \$2.50; A. Sherwood, hauling 9 loads sods @ 50c, \$4.50; 4 papers lawn seed @ 20c, 80c.....	7 80
A. Jackson,	
To 4½ days' work on dwelling house on Old Capitol square.....	11 87
paid Allen & Wise for boards, shingles and draying.....	5 09
“ G. Lansing for iron work, 75c; paid 4 sash locks, 50c....	1 25
4½ days re-building well-house, repairing steps and building sidewalk to well, at Old Capitol.....	11 25
removing and patching old, and building new sidewalk on east side of Capitol square, 5 days @ \$2.50.....	12 50
LeRoy Farnham,	
To cash paid 7 bush. mortar, \$2; drayage, 50c.....	2 50
1 day laying up wall.....	2 50
Dart & Davis,	
To 6 lbs. nails @ 7c, 42c; 4 lbs., 28c; 8 lbs. @ 6c, 48c.....	1 18
4 “ “ @ 7c, 28c; 54 lbs. @ 5½c, \$2.97; 3 lbs. @ 7c, 21c...	3 46
S. G. Scofield,	
To 1,020 feet 4x4 oak, sidewalk, 112 feet plank, boxing trees==	
1,132 feet @ \$15.....	16 98
Allen & Wise,	
To 72 feet plank @ \$16, \$1.15; 144 feet 6x6 @ \$16, \$2.30; 36 ft. stock boards, dressed, @ \$19, 68c; 8 feet 2x4 @ \$16, 13c;	
100 feet roof boards @ \$13, \$1.30.....	\$5 56
50 feet flooring @ \$24, \$1.20; 1 M shingles, \$3.....	4 20
cartage, 25c; 2,250 feet sidewalk plank @ \$16, \$36....	36 25
cartage, \$1.50; 52 feet stock boards, dressed b. s., @ \$20,	
\$1.04.....	2 54
cartage.....	25
	\$48 80
By 99 feet sidewalk plank returned.....	1 58
	47 22
A. D. Elliott,	
To 1 load books, 75c; 1 load paper, 50c; 1 load do., 50c.....	1 75
2 loads paper, \$1; 2 loads books, \$1; 1 load paper, 50c.....	2 50
1 load paper, 50c; 2 loads books @ 50c, \$1; 1 load books, 75c	2 25
Alfred Russell, Detroit,	
To this on account of professional services in U. S. Circuit Court W. D. Mich., R. R. land tax case, Tucker, Trustee, vs. Ferguson, Supervisor.....	250 00
Amount carried forward.....	\$46,775 41

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$46,775 41
State Treasurer,	
To this am't required to purchase of the State the tax titles on such of the lands deeded to the State by George M. Dewey, as are now held on the books in the Auditor General's Office as State Tax Lands:	
For State Tax Lands, \$616.08; office charges on deeds, \$1.45.	617 53
Peninsular Paper Co.,	
To 80 rms. book paper, 22x34, 48 lb., School Laws, sample No. 2, @ 15c per lb.=\$7.20 per ream.....	576 00
114 rms. S. S. & C. book, 24x36, 48 lb., sample No. 4, @ 18½c per lb.=\$8.76 per rm.....	998 64
Frank Wells,	
To 1 feather duster, \$4; 1 scrub brush, 50c.....	4 50
Julius Bien,	
To work done on Report of Geological survey.....	5,000 00
Brisbin & Conely,	
To 1 gal. Japan, \$1.75; 100 lbs. lead, \$12.....	\$13 75
2 lbs. Paris green @60c, \$1.20; 1 gal. turpentine, \$1....	2 20
2 lbs. English dryer, 50c; 30 lbs. Paris green @ 60c, \$18	18 50
3 lbs. Prus. blue @ \$1, \$3; 4 lbs. chrome yellow @ 35c, \$1.40.....	4 40
10 lbs. chrome yellow @ 35c, \$3.50; gal. Japan, \$1.75..	5 25
4 lbs. " " @ 35c, \$1.40; 6 sheets paper, 12c	1 52
chrome yellow, 5c; Venetian red, 5c; 4 lbs. C. yellow, \$1.40.....	1 50
25 lbs. lead @ \$12, \$3; 2 lbs. chrome yellow @ 35c, 70c	3 70
	<hr/>
	\$50 82
By Paris green returned.....	7 20
	<hr/>
	43 62
The following accounts for searching records and making abstracts of Hazleton Asset Lands, were presented with certificate of Wm. Humphrey, Auditor General, that said abstracts etc., were obtained under a resolution of the Board of Trustees of Asset Lands, of June 25th, 1873, viz.:	
F. S. Belcher, Dep. Reg. Eaton Co.,	
To searching records and making abstracts of the following descriptions:	
w. ¼ of n. e. ¼ 11, 3 n., 5 w.; e. ¼ of n. w. ¼ 11, 3 n., 5 w.....	5 25
Charles Holman, Reg. of Deeds Shiawassee Co.,	
The following descriptions:	
e. ¼ of s. w. ¼ 24, 5 n., 3 e.; w ½ of s. e. ¼ 24, 5 n., 3 e.....	9 00
H. J. Haight, Reg. Ingham Co.,	
The following description:	
e. ¼ of n. w. ¼ 32, 2 n., 1 e.....	4 00
	<hr/>
Amount carried forward.....	\$54,033 95

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$54,033 95
J. K. Stevens, Reg. Saginaw Co.,	
The following descriptions:	
s. w. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 5, 11 n., 2 e., \$6.50; s. w. $\frac{1}{4}$ of n. w. $\frac{1}{4}$ 5, 11 n., 2 e., \$5.....	11 50
n. $\frac{1}{4}$ of n. e. $\frac{1}{4}$ 6, 11 n., 2 e., \$5; e. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ of 7, 11 n., 2 e., and s. w. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 7, 11 n., 2 e., \$5.....	10 00
s. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 10, 11 n., 3 e., \$9.50; w. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 27, 9 n., 1 e., \$4.....	13 50
s. e. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 12, 10 n., 3 e.	4 00
H. M. Hemstreet, Reg. Bay Co.,	
The following descriptions:	
n. e. $\frac{1}{4}$ of 29, 14 n., 3 e.; s. e. $\frac{1}{4}$ of 29, 14 n., 3 e.; n. e. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 33, 14 n., 3 e.; e. $\frac{1}{4}$ of n. w. $\frac{1}{4}$ 33, 14 n., 3 e.; w. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 33, 14 n., 3 e.; s. e. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 33, 14 n., 3 e.; w. $\frac{1}{4}$ of n. w. $\frac{1}{4}$ 33, 14 n., 3 e.: 31 conveyances @ 50c.....	15 50
Asa Bacon, Reg. Midland Co.,	
The following descriptions:	
s. w. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 22, 15 n., 1 e., \$4; s. w. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 10, 18 n., 1 e., \$3; s. w. $\frac{1}{4}$ of 10, 18 n., 1 e., \$5.50.....	12 50
n. w. $\frac{1}{4}$ of 21, 18 n., 1 e., \$4; n. w. fr'l $\frac{1}{4}$ 10, 18 n., 1 e., \$3.50..	7 50
J. W. Spencer, Reg. Tuscola Co.,	
The following descriptions:	
s. e. $\frac{1}{4}$ of 33, 11 n., 8 e., \$4.75; s. e. $\frac{1}{4}$ of 17, 11 n., 8 e., \$6....	10 75
n. e. $\frac{1}{4}$ of 20, 11 n., 8 e., \$4.75; e. $\frac{1}{4}$ of n. w. $\frac{1}{4}$ 30, 11 n., 8 e., \$2.25.....	7 00
s. w. $\frac{1}{4}$ of n. w. $\frac{1}{4}$ 30, 11 n., 8 e., \$2.25; e. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 30, 11 n., 8 e., \$2.75; w. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 30, 11 n., 8 e., \$2.75.....	7 75
e. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 11, 12 n., 9 e., \$2.50; s. w. $\frac{1}{4}$ of s. w. $\frac{1}{4}$ 12, 12 n., 9 e., \$1.25; n. e. $\frac{1}{4}$ of n. e. $\frac{1}{4}$ 29, 13 n., 10 e., \$1.....	4 75
Samuel Gillett, Reg. Hillsdale Co.,	
The following description:	
e. $\frac{1}{4}$ of n. e. $\frac{1}{4}$ 30, 6 s., 1 w.,.....	5 00
R. L. Taylor, Reg. Lapeer Co.,	
The following descriptions:	
w. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 14, 7 n., 9 e., \$2.50; e. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 33, 9 n., 9 e., \$3.25.....	5 75
<hr/>	
<i>August 1, 1873.</i>	
Wm. Humphrey,	
To expenses, etc., to Detroit, on call of Gov'nor: hotel bill one day, \$2.50; mileage, 85, 85,=170 miles, \$17.....	19 50
expenses to Jackson in charge of vouchers to be used in evidence in prosecution of Hulin sureties: mileage, 37, 37,=74 miles @ 10c, \$7.40; hotel bill, \$5.....	12 40
Amount carried forward.....	\$54,181 35

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$55,181 35
James S. Dewey,	
To 11 reams paper for Comp. Laws, \$66; 20 qts. mucilage, \$12.40	78 40
$\frac{1}{4}$ gross pencils, \$2; 2 doz. penholders, \$1; 2 steel erasers, \$1.50	4 50
steel pens, 2 gross @ \$1.50, \$3; 3 bottles ink, \$3; 2 inkstands, \$1.50.....	7 50
spool red tape, \$1; 1 pr. shears, \$2; envelopes, 1 box, \$2.25	5 25
postage, \$5; express charges, \$5; office rent, \$50.....	60 00

September 3, 1873.

Wm. Humphrey,	
To expenses to Grand Rapids and return to attend the case of Wilcox vs. Auditor General, et. al., before U. S. Circuit Court: hotel bill at Grand Rapids, 1 $\frac{1}{2}$ days.....	4 00
mileage, Eaton Rapids, 17, Grand Rapids, 70, =87 @ 10c	8 70
D. J. Evans,	
To expenses and services adjusting trespass matter connected with State Asset Lands: hotel in Lansing, \$2; 'bus, 25c; hotel in Saginaw, \$2; 'bus, 25c.....	4 50
fare to Bay City, 40c; fare to Saginaw, 40c; car fare, 30c....	1 10
hotel in Saginaw, \$4.50; fare to Bay City, 40c.....	4 90
fare to Saginaw, 40c; car fare, 30c; hotel bill, \$4.50.....	5 20
" " Bay City, 40c; fare to Saginaw, 40c; car fare, 20c....	1 00
hotel in Saginaw, \$6; fare to Bay City, 40c; fare to Sag., 40c car fare, 20c; hotel in Saginaw, \$2.50; nine days' time @ \$5, \$45.....	6 80
	47 70
John Nagel,	
To services as porter in Auditor General's and State Treasurer's Offices for the month of August, 31 days @ \$2, \$62; wash- ing towels, 40 pieces @ 5c, \$2.....	64 00
A. P. Coryell,	
To services as porter in State Library month of August, 31 days	62 00
1 qt. furniture varnish, 80c; washing 9 pieces, 45c.....	1 25
A. Lindsley,	
To labor as porter in State Offices month of August, @ \$2 per day, \$62; washing 25 pieces @ 5c, \$1.25.....	63 25
Robert Foster,	
To services as porter at the State House from August 1st to the 31st inclusive, @ \$2, \$62; washing 12 towels @ 5c, 60c....	62 60
Lemuel M. Sullivan,	
To services as watchman at State Offices August, @ \$2 per night	62 00
Andrew Jackson,	
To 1 day boxing trees in front of Old Capitol.....	2 50
$\frac{1}{2}$ day repairing blinds on Old Capitol.....	1 25
$\frac{1}{2}$ day making and putting in gutter at Old Capitol.....	1 25
Amount carried forward.....	\$54,741 00

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$54,741 00
Andrew Jackson,	
To taking up old, and building 44 rods and 15 feet sidewalk on south side of New Capitol square.....	22 45
2 days fixing blinds, etc., on Old Capitol.....	5 00
$\frac{1}{2}$ day's work repairing dwelling on Old Capitol square.....	1 25
1 window spring, 13c; repairing door, 25c.....	38
State Treasurer,	
To this am't required to purchase of the State n. w. $\frac{1}{4}$ of s. e. $\frac{1}{4}$ 4, 10 n., 7 e., tax of 1869, being one of the parcels deeded to the State by Geo. M. Dewey, and now on the books in Aud. Gen'l's Office as State Tax Land: tax land, \$17.59; office charges on deed, 30c.....	17 89
Foltz & Fuller,	
To 44 boxes for Sec. of State's Office, @ 68c.....	29 92
strips for boxes, 75c; 6 boxes @ 68c, \$4.08.....	4 83
H. Hague & Son,	
To repairing and frescoing ceiling of Senate Chamber in Old Capitol building, as follows:	
$\frac{1}{2}$ day's time, Camfield, @ \$5, \$3.75; $\frac{1}{2}$ day's time, Webb, @ \$5, \$3.75.....	7 50
1 day's time, Webb, \$5; $\frac{1}{2}$ day's time, Camfield, @ \$5, \$1.25..	6 25
$\frac{1}{2}$ day's time, Webb, @ \$5, \$2.50; $\frac{1}{2}$ day's time, Camfield, @ \$5, \$2.50.....	5 00
paid drayage on scaffolding, 50c; stock, 75c.....	1 25
Allen & Wise,	
To $\frac{1}{2}$ M shingles, @ \$3, to finish well-house at Old Capitol.....	75
104 feet stock boards @ \$18, and cartage, 25c, for boxing trees	1 87
For sidewalk on south side of Capitol square:	
6,327 feet pine plank @ \$16.....	101 23
2,980 feet oak stringers, 4x4, @ \$14.....	41 72
drayage for above.....	3 16
A. Dart,	
To 1 1-5 days cutting thistles and weeds on Capitol square, @ \$1.75	2 10
Dart & Davis,	
To 3 lbs. nails, 21c; 2 lbs. nails, 14c, for boxing trees front of St. Offices.....	35
5 doz. screws, 45c; 2 doz. screws @ 12c, 25c; 2 set blind hinges, 70c; 2 pr. butts, 30c, Old Capitol blinds.....	1 70
1 keg 16d nails, sidewalk, @ 5 $\frac{1}{2}$ c, \$5.50; 1 doz. screws, Old Capitol, 10c.....	5 60
50 lbs. 16d nails, sidewalk, @ 5 $\frac{1}{2}$ c, \$2.75; 10 ft. conductor, \$2	4 75
1 lb. nails, 6c; screws, 13c; 6 hooks and eyes, 60c; hooks and eyes, 30c.....	1 09
Luke Madden,	
To repair cellar of dwelling house, Old Capitol square, 1 $\frac{1}{2}$ days..	2 50
Amount carried forward.....	\$55,009 54

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$55,009	54
Luke Madden,		
To making drain to cellar of dwelling in Old Capitol square....		7 00
Lansing Gas Light Co.,		
To gas consumed on premises State Offices month ending Aug. 27, 1873 :		
State of meter at date.....	63,500	
State of meter at last settlement.....	59,400	
Cubic feet consumed @ 40c per hundred.....	4,100	16 40
Rent of meter.....		25
To gas consumed on premises Capitol month end'g Aug. 27, 1873 :		
State of meter at date.....	141,200	
State of meter at last settlement.....	140,500	
Cubic feet consumed @ 40c per hundred.....	700	2 80
Rent of meter.....		45
B. F. Simonds,		
To 53 yds. carpet matting for Old Capitol, @ \$1.....		53 00
Grove & Whitney,		
To 6 papers large tacks @ 10c, 60c; 2 bolts for blinds, 25c.....		85
3 papers stove polish @ 10c, 30c; 3 lbs. nails @ 6c, 18c.....		48
4 feet pipe @ 12½c, 50c; 1 elbow, 15c; 47 feet eaves-trough, @ 12½c, \$5.88.....		6 53
3 mitres @ 25c, 75c; 1 funnel, 15c; 7 feet pipe @ 20c, \$1.40; 10 feet pipe @ 10c, \$1.....		3 30
Daniel W. Buck,		
To 3 8-10 days work varnishing (Senate Chamber), @ \$3.50.....		13 30
4½ gall's coach varnish @ \$4.25, \$20.18; 2½ yds. oil cloth @ \$1.50, \$3.38.....		23 56
2½ yds. oil cloth @ \$1, \$2.50; repairing tables, 2 days @ \$3.50, \$7.....		9 50
mahogany veneers, \$1; 2¾ yds. velvet for desk @ \$1.50, \$4.13.....		5 13
¾ day's work varnishing @ \$3.50, \$2.63; ½ day repairing desk, @ \$3.50, \$1.75.....		4 38
½ day's work putting down carpet, @ \$2, \$1; 3 qts. varnish, \$3 cartage on table, 75c; 2 papers tacks, 20c.....		4 00
		95
Brisbin & Conely,		
To 4½ lbs. ch. green @ 35c, \$1.58; 50 lbs. lead @ \$12, \$6.. \$7 58		
6 lbs. ch. yellow @ 35c, \$2.10; 1½ lbs. Prus. blue @ \$1, \$1.50.....		3 60
	\$11	18
By error.....		22
		10 96
Amount carried forward.....	\$55,172	48

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$55,172 48
Brisbin & Conely,	
To 5 lbs. copperas @ 10c, 50c; 10 lbs. do. @ 10c, \$1; $\frac{1}{2}$ lb. carbolic acid, 65c.....	2 15
3 lbs. chloride of lime @ 20c, 60c; 6 lbs. do. @ 20c, \$1.20.....	1 80
Detroit Post Co.,	
To advertise proposals to build M. & M. R. R., as per bill.....	44 10
advertising proposals for M. & M. R. R., as per bill.....	9 80
Peninsular Paper Co.,	
To 112 rms. S. S. & C. book, 24x36, 48 lb., @ 18 $\frac{1}{4}$ c=\$8.76, samp. 4	981 12
104 " " " " 24x36, 48 " @ 18 $\frac{1}{4}$ c=\$8.76, " 4	911 04
126 " " " " 24x36, 48 " @ 18 $\frac{1}{4}$ c=\$8.76, " 4	1,103 76
100 " " " " 24x38, 55 " @ 16 $\frac{1}{4}$ c=\$9.07 $\frac{1}{2}$, " 5	907 50
M. A. Hewett,	
To services as Clerk of Board of State Auditors for August.....	33 33

September 24, 1873.

George Coops,	
To 6 $\frac{1}{2}$ days, self, cleaning Senate Chamber, @ \$2.....	13 00
6 " wife, " " " @ \$1.75.....	10 50
6 " son, " " " @ \$1.50.....	9 00
L. H. Danford,	
To painting 58 set of blinds @ \$1.45 per set.....	84 10
re-fitting 5 set blinds @ 25c, \$1.25; painting front steps, \$1.50	2 75
4 lights glass, 12x20, @ 25c, \$1; fitting and glazing, \$1.....	2 00
Robert Foster,	
To services as porter at the State House from September 1st to Sept. 30th inclusive, 30 days @ \$2, \$60; washing 10 towels @ 5c, 50c.....	60 50
Lemuel M. Sullivan,	
To services as watchman in State Offices for month of September, 1873, 30 nights @ \$2 per night.....	60 00
A. P. Coryell,	
To services as porter at State Library month of September, @ \$2 per day.....	60 00
washing 11 pieces, 55c; paid for mend. water basin, 20c.....	75
A. Lindsley,	
To labor as porter in State Offices for month of Sept., @ \$2 per day, \$60; washing 30 pieces @ 5c, \$1.50.....	61 50
H. L. Baker,	
To scraping, painting two coats, graining and varnishing 2 large doors—the front doors in Old Capitol, as per order of Sec. of State.....	10 00
Amount carried forward.....	\$59,541 18

State of Michigan vs. The State of Michigan.

GENERAL ALLOWANCES.

Amount brought forward.....	\$59,834 14
E. F. Cooley,	
To 2 10-in. porcelain shades and chimneys (Sen. Chamber) @ \$1.45	2 90
State Treasurer,	
To this am't required for the purchase of such of the lands deeded to the State by E. H. Hazleton Dec. 29, 1871, as are held as State Tax Lands on the books of the Aud. General's Office.	827 82
office charges on deeds for same.....	4 15
A. R. Thayer,	
To 1 stove brush (Capitol).....	1 00
Total for General Allowances.....	<u>\$60,670 01</u>

PRINTING.

October 31, 1872.

W. S. George & Co.,	
To printing 300,000 ballots on Constitutional Amendments, in accordance with Act No. 186, Session Laws of 1871, Yes and No, 6 different votes on each paper, @ 70c per hundred....	\$2,100 00
printing 300 circulars, R. R. questions for Gov, \$2.10; comp'n, 95c.....	3 05

November 27, 1872.

W. S. George & Co.,	
To comp'n on Vol. II. of Compiled Laws, from page 2240 to end of book, 2,240,006 ems @ 48c.....	1,075 20
press work on same, 1,722 tokens @ 40c.....	688 80

December 27, 1872.

W. S. George & Co.,	
To comp'n on Vol. XXIII. of Mich. Reports, prepared by Hoyt Post, Reporter, 1,326,862 ems @ 48c.....	588 89
press work on same, 602 tokens @ 40c.....	240 80
correcting alterations from copy, 50 hours @ 50c.....	25 00

January 30, 1873.

W. S. George & Co.,	
To press work on retiring message of Governor Baldwin and estimates for Joint Documents, 63 tokens @ 38c.....	23 94
Amount carried forward.....	<u>\$4,745 68</u>

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,745 68
W. S. George & Co.,	
To press work on Joint Documents, 18 tokens @ 38c.....	6 84
press work on inaugural message of Gov. Bagley for Joint Documents, 27 tokens @ 38c.....	10 26
comp'n on re-print of messages of both Governors, by order of the Senate, resolution adopted, 132,832 ems @ 45c.....	59 77
press work on same, 50 tokens @ 38c.....	19 00
printing 1,000 title pages for same @ 70c.....	7 00
“ 100 House roll call, 70c; comp'n, 1,080 ems @ 45c, 49c.....	1 19
“ 100 blank roll call, 70c; comp'n, 360 ems @ 45c, 16c.....	86
paper for same, 10c; printing 100 blanks, “Report accepted and committee discharged,” 70c; comp'n, 200 ems @ 45c, 9c.....	89
printing 100 blanks, “Which motion prevailed,” 70c; comp'n, 9c.....	79
“ 100 “ “Motion that House concur,” 70c; comp'n, 9c.....	79
printing 100 blanks, “House met, etc.,” 70c; comp'n, 19c.....	89
“ 200 “ “Leave of absence,” \$1.40; printing 200 blanks, “Report accepted and committee discharged,” \$1.40; comp'n, 490 ems @ 45c, 22c.....	3 02
printing 100 blanks, “Roll call,” 70c; comp'n, 1,080 ems @ 45c, 49c.....	1 19
printing 500 blanks, “Com. report with substitute”.....	3 50
“ 1,000 “ “Com. report without amendment”.....	7 00
“ 500 “ “Asking leave to introduce bill”.....	3 50
“ 2,000 “ “For introduction of bill at future day”.....	14 00
“ 500 “ “Introduction of bills at”.....	3 50
“ 32 forms consecutive labels of number for Cloak Room.....	3 20
printing 2 cards for committee Rooms, 75c; printing 300 blanks, “Message from Senate, \$2.10; comp'n, 1,053 ems @ 45c, 47c.....	3 32
printing 300 blanks, “Message from Senate ret. to House”.....	2 10
comp'n, 1,053 ems @ 45c.....	47
printing 500 blanks, “Message from Senate—Senate concurred”.....	3 50
“ 300 “ “Committee report without amendment”.....	2 10
comp'n, 1,053 ems @ 45c, 47c; printing 300 blanks, “Message from Senate, transmitting, etc.,” \$2.10; comp'n, 1,053 ems @ 45c, 47c.....	3 04
printing 500 blanks, “On motion of Mr.,” \$3.50; printing 200 blanks, “Bill was passed, etc.,” \$1.40; comp'n, 200 ems @ 45c, 9c.....	4 99
printing 100 blanks, “Report accepted and com. discharged”.....	70
comp'n, 200 ems, 9c; printing 100 blanks, “Speaker announced the following,” 70c; comp'n, 200 ems @ 45c, 9c.....	88
Amount carried forward.....	\$4,913 97

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,913 97
W. S. George & Co.,	
To printing 200 blanks, "Ordered to third reading," \$1.40; comp'n, 9c.....	1 49
printing 200 blanks, "Ordered bills printed," \$1.40; comp'n, 12c.....	1 52
printing 500 blanks, "Leave of absence," \$3.50; printing 200 blanks, "Laid on table," \$1.40; comp'n, 200 ems, 9c.....	4 99
printing 100 blanks, "Notice for amendment, 70c; comp'n, 9c	79
" 200 " "Pending announcement of vote," \$1.40; comp'n, 9c.....	1 49
printing 200 blanks, "Bill read and referred," \$1.40; comp'n, 12c.....	1 52
printing 200 blanks, "Rules were suspended," \$1.40; comp'n, 12c.....	1 52
printing 200 blanks, "Placing bills on general order," \$1.40; comp'n, 9c.....	1 49
printing 200 blanks, "Dischargi'g com., etc.," \$1.40; comp'n, 9c	1 49
" 500 " "Bill read third time and passed".....	3 50
" 200 " "From com. of the whole," \$1.40; composition, 660 ems @ 45c, 30c; print'g 300 list of Senators and Reps. for House, \$2.10.....	3 80
comp'n, 3,750 ems @ 45c, \$1.69; printing 500 corrected list of Senators and Reps., \$3.50; printing 500 Senate roll call, \$3.50.....	8 69
printing 100 circulars to Co. Clerks (House), 70c; comp'n, 1,073 ems, 48c.....	1 18
printing 2 placards for Speaker, \$1.25; and 2 do. for Lieut. Gov., \$1.25.....	2 50
printing 500 blanks, "Introducing bills".....	3 50
" 500 " Senate, "previous notice, etc.".....	3 50
" 500 " "Com. report without amendment".....	3 50
" 300 " "Com. report with amendment".....	2 10
comp'n, 3,976 ems @ 45c, \$1.79; printing 2 placards for Com. Rooms, 3 forms ea., \$3.75; printing 400 blanks, pay checks House, \$2.80.....	8 34
comp'n, 1,100 ems.....	50
printing 200 blanks, "Speaker announced, etc.," \$1.40; composition, 9c.....	1 49
printing 300 blanks, "Com. enroll't report," \$2.10; comp'n, 9c	2 19
" 300 "Introduction of bills," \$2.10; comp'n, 9c.....	2 19
" 100 blanks, "List of com.," Senate, 70c; comp'n, 3,174 ems, \$1.43.....	2 13
printing 400 "List of standing com's, \$2.80; comp'n, 4,278 ems, \$1.93.....	4 73
printing 100 blanks for "House Enrollment Record," 2 sides..	1 00
Amount carried forward.....	\$4,985 11

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$4,985 11
W. S. George & Co.,	
To comp'n, 7,200 ems, \$3.24; printing 100 blanks, "Senate Enrollment Record, 2 sides, \$1; comp'n, 7,200 ems, \$3.24....	7 43
printing 1,000 Senate blanks, "Was read a third time and passed".....	7 00
printing 200 blanks, "Enrolled bills," \$1.40; comp'n, 2,800 ems, \$1.26.....	2 66
printing 100 "Standing Com. of Senate," 70c; comp'n, 3,174 ems, \$1.43.....	2 13
printing 100 "Rep't on Enrollm't, etc.," 70c; comp'n, 2,440 ems, \$1.05.....	1 75
printing 100 "Rep't on Enrollm't, etc.," $\frac{1}{2}$ size, 70c; comp'n, 53c.....	1 23
printing 2 placards, Com. on Education.....	1 25
" 6 slips for Legislative P. O.....	2 50
" 100 blanks, "Senate called to order," 70c; comp'n, 9c.....	79
" 200 " "Bill read a first and second time," \$1.40; comp'n, 9c.....	1 49
printing 100 blanks, "Rules suspended," 70c; comp'n, 200 ems, 9c.....	79
printing 200 "Message laid on table," \$1.40; comp'n, 9c.....	1 49
" 100 "Serg't-at-Arms announced, etc.," 70c; comp'n, 9c.....	79
" 100 "Bills presented to Governor," 70c; comp'n, 9c.....	79
" 100 "Notice to reconsider," 70c; comp'n, 9c.....	79
" 100 "Bill was then ordered printed," 70c; comp'n, 9c.....	79
" 100 "Bill read and placed on general order," 70c; comp'n, 9c.....	79
printing 200 "Bill placed on order of third reading," \$1.40; comp'n, 9c.....	1 49
printing 200 "Bill referred to com.," \$1.40; comp'n, 9c.....	1 49
" 100 list of members and officers of the Senate, with age, occupation, boarding place, etc., by order of the Sec'y. composition on same, 10,706 ems @ 45c.....	70 4 82
printing 100 list of members and officers of House of Reps., with age, occupation, boarding place, etc., by order of the Clerk.....	70
comp'n on same, 26,129 ems @ 45c.....	11 76
printing 100 lists of Senators in long primer for Sec. Sleeper to organize by, 70c; comp'n, 1,148 ems @ 45c, 52c.....	1 23
printing 100 list of members of House, in long primer, for Clerk Jones to organize by, 70c; comp'n, 2,940 ems @ 45c, \$1.32.....	2 02
printing 100 blanks for House, list of com's, with Rule 28... comp'n on same, 3,168 ems @ 45c.....	70 1 43
printing book of pay certificates for Senate, 200, 2 sides.....	2 00
Amount carried forward.....	\$5,047 95

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$5,047 95
W. S. George & Co.,	
To composition on same, 4,984 ems @ 45c.....	2 24
printing 32 large numerical labels for Senators' desks, @ 25c.....	8 00
2 pay certificate books for House, 200 ea., 2 sides.....	4 00
comp'n, 4,984 ems @ 45c, \$2.24; printing 100 roll call, 70c..	2 94
“ 1,080 ems @ 45c, 49c; printing 1,000 general order cards, \$7.....	7 49
comp'n on Daily Legislative Journal from commencement of Session up to and including Saturday, January 25, 1873, page 244, 1,103,368 ems @ 42c.....	463 41
press work on same, 671 tokens @ 38c.....	254 98

February 26, 1873.

W. S. George & Co.,	
To printing 500 blanks, “Bill filing for House,” \$3.50; printing 1,000 blanks, “Roll call,” \$7; printing 200 “Bill read and referred to com.,” \$1.40.....	11 90
printing 300 blanks, “Rep't accepted and bill ordered printed”	2 10
“ 200 “ “Bill referred for enrollment”.....	1 40
comp'n on 3 forms, 250 ems each @ 45c.....	34
printing 300 Senate blanks, “Bill read and referred to com. on,” \$2.10; comp'n on same, 11c.....	2 21
printing 300 blanks, “Leave granted, etc., \$2.10; comp'n, 250 ems, 11c.....	2 21
comp'n on Official Journal of Senate from page 1 to 480 inclusive, 735,987 ems @ 20c.....	147 20
press work on same, 180 tokens @ 38c.....	68 40
comp'n on Official Journal of House from page 1 to 672 inclusive, 1,043,511 ems @ 20c.....	208 70
press work on same, 252 tokens @ 38c.....	95 76
comp'n on Senate Bills from No. 1 to 97 inclusive, 1,109,520 ems @ 28c.....	310 66
press work on same, 402 tokens @ 38c.....	152 76
comp'n on House Bills from No. 1 to 150 inclusive, 2,624,760 ems @ 28c, \$734.93; press work, 951 tokens @ 38c, \$361.38	1,096 31
comp'n on Daily Legislative Journal from page 245 to 600 inclusive, being Jan. 27 to Feb. 21 inclusive, 1,722,118 ems @ 42c.....	723 29
press work on same, 979 tokens @ 38c.....	372 02
printing 500 blanks, “Com. of whole discharged”.....	3 50
“ 500 “ “Reading of bills,” \$3.50; printing 500 blanks, “Leave of absence, \$3.50; printing 500 blanks, “Reading of bills,” \$3.50.....	10 50
Amount carried forward.....	\$9,000 27

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$9,000 27
W. S. George & Co.,	
To printing 200 blanks, "Standing com.," \$1.40; comp'n, 2,492 ems, \$112.....	2 52
printing 200 blanks, "Introduction of bills," \$1.40; comp'n on same, 11c.....	1 51
comp'n on re-print of messages of Governors Baldwin and Bagley, by order of House, resolution adopted January 14, 132,832 ems @ 45c.....	59 77
press work on same, 50 tokens @ 38c.....	19 00
printing 1,000 title pages for same, @ 70c.....	7 00
comp'n on Legislative Manual for 1873, 1,174,778 ems @ 45c.....	528 65
press work on same, 195 tokens @ 38c.....	74 10
comp'n on report of R. R. Land Grants by Com'r of Land Office, by order of Senate, resolution adopted January 24, 23,632 ems @ 45c.....	10 63
press work on same, 1 token.....	38

March 27, 1873.

W. S. George & Co.,	
To comp'n on Taxation of R. R. Lands, being report of Senate Com. made February 28, 1873, and ordered printed by resolution of Senate, passed same day, 34,944 ems @ 45c.....	15 72
press work on same, 15 tokens @ 38c.....	5 70
printing 1,000 covers for same @ 70c.....	7 00
comp'n on Daily Legislative Journal from page 601 to 1036 inclusive, being February 24 to March 21 inclusive, 2,030,862 ems @ 42c.....	852 96
press work on same, 1,199 tokens @ 38c.....	455 62
comp'n on Official Journal of the Senate from page 481 to 1008 inclusive, 851,210 ems @ 20c.....	170 24
press work on same, 198 tokens @ 38c.....	75 24
correcting alterations from author's copy, 22 hours @ 50c.....	11 00
comp'n on Official Journal of the House of Representatives from page 673 to 1520 inclusive, 1,329,132 ems @ 20c.....	265 83
press work on same, 318 tokens @ 38c.....	120 84
correcting alterations from author's copy, 26½ hours @ 50c.....	13 25
comp'n on Senate Bills from No. 98 to 232 inclusive, 2,806,920 ems @ 28c.....	785 94
press work on same, 1017 tokens @ 38c.....	386 46
comp'n on House bills, from No. 151 to 331 inclusive, 2,815,200 ems, 28c.....	788 26
press work on same, 1020 tokens @ 38c.....	387 60
printing 500 "Third reading of bills," \$3.50; printing 500 "Report of com. accepted," \$3.50; printing 500 "Title agreed to," \$3.50.....	10 50
Amount carried forward.....	\$14,055 99

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$14,055 99
W. S. George & Co.,	
To print'g 200 "Amendment to bill," \$1.40; comp'n 250 ems, 11c	1 51
printing 500 Legislative Subpoenas, \$3.50; printing 200 "Report of com. without amendment," \$1.40; comp'n 1,380 ems, 62c.....	5 52
printing 200 "Report of com. without amendment," \$1.40; comp'n 62c.....	2 02
printing 500 "Announcement of the President," \$3.50; printing 2,000 General Order cards, \$14.00; printing 500 "Com. asked leave to sit again," \$3.50.....	21 00
printing 500 "Com. of whole," \$3.50; printing 500 "Com. report back to House," \$3.50; printing 500 "Com. references," \$3.50.....	10 50
printing 500 "Com. recommend," \$3.50; printing 500 blank "Report of com.," \$3.50; printing 200 blank "Report accepted," \$1.40; comp'n 11c.....	8 51
printing on 100 envelopes, for Senate, 70c; comp'n 1,000 ems, 45c.....	1 15
printing 200 "Report accepted and com. discharged," Senate, \$1.40, comp'n 11c.....	1 51
printing 500 blank roll call, Senate, \$3.50; printing 300 Gen'l Order cards, \$2.10; comp'n on same, 500 ems, 23c.....	5 83
printing 500 "Report of com." (House) \$3.50; 500 "Afternoon session," \$3.50.....	7 00
printing 200 blanks, "Report accepted and com. discharged".....	1 40
comp'n on same, 250 ems, 11c; printing 200 blanks, "By unanimous consent," Senate, \$1.40; comp'n on same, 250 ems, 11c	1 62
printing 500 blanks, "Gen'l order" (House), \$3.50; printing 500 blanks for order book, \$2.10; comp'n on same, 1,440 ems, 65c.....	6 25
comp'n on Vol. XXIV. of Michigan Reports, prepared by Hoyt Post, Reporter, 1,152,846 ems @ 48c.....	553 37
press work on same, 574 tokens @ 40c.....	229 60
correcting alterations from author's copy, 21½ hours @ 50c..	10 75

May 1, 1873.

W. S. George & Co.,	
To printing 200 blanks, "Bill ordered read third time," Senate..	1 40
comp'n on same, 250 ems, 11c; printing 200 blanks, "Notice to take from table," \$1.40; comp'n on same, 250 ems, 11c..	1 62
printing 300 blanks, "Report of com.," \$2.10; comp'n, 1,280 ems, 58c.....	2 68
printing 200 blanks, "Bill re-committed," Senate, \$1.40; comp'n, 11c.....	1 51
Amount carried forward.....	\$14,930 74

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$14,930 74
W. S. George & Co.,	
To printing 200 blanks, "Third reading," \$1.40; comp'n, 250 ems, 11c.....	1 51
printing 500 blanks for back of bills, \$3.50; printing 700 blanks, "Rec'd and ref'd," \$4.90; printing 700 blanks, "Introduced and ref'd," \$4.90.....	13 30
printing 200 blanks, "Reporting bill back," \$1.40; comp'n, 250 ems, 11c.....	1 51
printing 200 blanks, "Announcement by Serg't-at-Arms, \$1.40; comp'n, 11c.....	1 51
printing 500 blanks for backs of bills, House.....	3 50
" 500 " "Question on agreeing, etc.," House.....	3 50
" 500 " "Which motion prevailed," \$3.50; printing 500 blanks, "Moved to reconsider, etc.," \$3.50; printing 500 "Bill laid on table," \$3.50.....	10 50
printing 500 blanks, "On motion of Mr. —, rules suspended".....	3 50
" 500 " "Roll call," Senate.....	3 50
" 200 checks on Treasurer, both sides.....	2 00
" 500 blanks, Mr. — demanded yeas and nays".....	3 50
" 500 " "Report accepted and com. discharged".....	3 50
" 1,000 " "Roll call," \$7; 500 general order cards, \$3.50.....	10 50
printing 200 blanks, "Cert's of am't due members of House, 2 sides.....	2 00
comp'n on same, 3,192 ems @ 45c.....	1 44
printing 500 "communication to the Senate" (House),.....	3 50
" 100 blanks, "Motion of Mr. —," Senate, 70c; comp'n, 11c.....	81
printing 300 blanks, "Report accepted and com. discharged".....	2 10
composition on same, 250 ems @ 45c.....	11
printing 300 blanks, "Mr. — moved that the Senate concur".....	2 10
composition on same, 250 ems @ 45c.....	11
printing 300 blanks, "The — named bill read a first and second time".....	2 10
comp'n on same, 250 ems @ 45c.....	11
printing 100 blank summons, 70c; comp'n, 1,400 ems @ 45c, 63c.....	1 33
comp'n on communication showing report of condition of Stock Fire Ins. Coa., Dec. 31, 1872, by Com'r of Ins., in response to Senate resolution of Feb. 28, 1873, ordered printed by Senate March 6, 1873, 66,840 ems @ 45c.....	30 08
press work, 5 tokens @ 38c, \$1.90; printing 500 covers @ 70c, \$3.50.....	5 40
Amount carried forward.....	\$15,043 76

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$15,043 76
W. S. George & Co.,	
To comp'n on "Opinion of Att'y General Ball that R. R. Lands are Taxable," printed by order of H. of R., April 8, 1873, 17,472 ems @ 45c.....	7 86
press work, 6 tokens @ 38c, \$2.28; printing 500 covers @ 70c, \$3.50.....	5 78
comp'n on Senate Bills from No. 233 to No. 265 inclusive, 687,240 ems @ 28c.....	192 43
press work on same, 249 tokens @ 38c.....	94 62
comp'n on House Bills from No. 332 to 382 inclusive, 1,159,200 ems @ 28c.....	324 58
press work on same, 420 tokens @ 38c.....	159 60
comp'n on bills re-printed, substitutes and manuscript bills, ordered printed by Senate and House, viz.: Senate Bills Nos. 2, 50, 77, twice, 82, 191, 193, 246, and House Bills Nos. 9, 23, 115, 193, 210, twice, 224, 289, and charter of Negaunee, 736,920 ems @ 28c.....	206 34
press work on same, 267 tokens @ 38c.....	101 46
comp'n on joint resolutions of Senate, from No. 1 to No. 21, inclusive; and ditto of House, from No. 1 to 32, inclusive, 438,840 ems @ 28c.....	122 87
press work on same, 159 tokens @ 38c.....	60 42
comp'n on Daily Legislative Journal, from page 1037 to page 1764, inclusive, 2,422,588 ems @ 42c.....	1,017 49
press work on same, 2,002 tokens @ 38c.....	760 76

May 28, 1873.

W. S. George & Co.,	
To comp'n on speech of Hon. M. D. Wilbur, on "Mich. Ship Canal," ordered printed by resolution of Senate, March 26, 1873, 65,632 ems @ 45c.....	29 53
press work 25 tokens, 38c, \$9.50; printing 1000 covers for same, \$7.00.....	16 50
correcting alterations from copy, 3½ hours @ 50c.....	1 75
comp'n on Daily Legislative Journal, from page 1765 (Friday April 25, 1873, to end of session) 334,096 ems @ 42c.....	140 32
press work on same, 209 tokens @ 38c.....	79 42
extra labor and delay of press, required in putting heavy black rules around Journal of April 28, 1873, to commemorate death of Hon. Levi Walker, by order of Clerk of House, 4 hours @ 50c.....	2 00
comp'n on Official Journal of Senate from page 1009 to page 2040 inclusive, end of session of 1873, 1,705,074 ems @ 20c.....	341 00
press work on same, 387 tokens @ 38c.....	147 06
correcting alterations from copy, 9½ hours @ 50c.....	4 75

Amount carried forward..... \$18,860 30

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$18,860 30
W. S. George & Co.,	
To comp'n on Official Journal of House of Reps., from page 1521 to 2736 inclusive (end of session of 1873), 2,013,564 ems @ 20c.....	402 71
press work on same, 456 tokens @ 38c.....	173 28
correcting alterations from copy, 21 hours @ 50c.....	10 50

June 26, 1873.

W. S. George & Co.,	
To comp'n on School Laws of Michigan, by order of Superintendent of Pub. Instruction, from page 1 to 176 inclusive, 276,447 ems @ 48c.....	132 69
press work on same, 2,310 tokens @ 40c.....	924 00
correcting alterations in folios and transposing pages, $\frac{1}{2}$ hour.....	25
comp'n on Session Laws of 1873, Vol. I., from page 1 to 528 inclusive, 1,080,982 ems @ 48c.....	518 87
press work on same, 2,772 tokens @ 40c.....	1,108 80
correcting alterations in side notes, $9\frac{1}{2}$ hours @ 50c.....	4 75
comp'n on An'l Report of Board of State Auditors for 1872, 400,302 ems @ 45c.....	180 14
press work on same, 578 tokens @ 38c.....	219 64
printing 2,000 covers for same @ 70c.....	14 00
correcting alterations from copy footings, 6 hours @ 50c.....	3 00
comp'n on title page, half title, and list of contents of 3 Vols. of Joint Documents for 1872, 34,944 ems @ 45c.....	15 72
press work on same, 27 tokens @ 38c.....	10 26

July 31, 1873.

Alfred Russell, Detroit,	
To paid for printing brief in R. R. Land Tax case, Tucker, Trustee, vs. Ferguson, Supervisor, U. S. Circuit Court.....	21 75
W. S. George & Co.,	
To comp'n on School Laws from and including page 177 to end of book, 93,562 ems @ 48c.....	44 91
press work on same, 735 tokens @ 40c.....	294 00
correcting alterations from copy in index, 3 hours @ 50c.....	1 50
comp'n on re-print of contents of Vol. III., Joint Documents 1872, being required by omission of Registration Report, 2,912 ems @ 45c.....	1 31
press work on same, 3 tokens @ 35c.....	1 05
comp'n on Vol. I. of Session Laws of 1873, from page 528 to end, also title page and list of Acts and Resolutions, 380,026 ems @ 48c.....	182 41
press work on same, 1,260 tokens @ 40c.....	504 00
Amount carried forward.....	\$23,629 84

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward.....	\$23,629 84
W. S. George & Co.,	
To correcting alterations from copy in side notes and index, 36 hours @ 50c.....	18 00
press work on Governor's Special Message on Pauperism and Crime, for Joint Documents, 18 tokens @ 38c.....	6 84
comp'n on Session Laws, Vol. 2, from page 1 to 288, inclusive, 588,672 ems @ 48c.....	282 56
press work on same, 1,368 tokens @ 40c.....	547 20
correcting alterations from copy, on side notes, 9½ hours 50c.....	4 75

September 3, 1873.

W. S. George & Co.,	
To comp'n on Session Laws, Vol. 2, from page 289 to 576, inclusive, 588,672 ems @ 48c.....	282 56
press work on same, 324 tokens @ 40c.....	129 60
correcting alterations from copy, of side notes, 39½ hours @ 50c.....	19 75

September 25, 1873.

W. S. George & Co.,	
For Constitutional Commission :	
To printing 400 blank vouchers, 2 sides, \$4 ; comp'n 5,450 ems @ 45c, \$2.45.....	6 45
printing 200 blanks, order book, 2 sides, \$2 ; comp'n 4,860 ems @ 45c, \$2.19.....	4 19
printing 100 roll call, 70c ; comp'n on same, 648 ems, 28c....	98
“ 200 “ “ \$1.40 ; “ “ “ 648 “ 28c....	1 68
“ 100 blanks No. 1, 70c ; comp'n on same, 810 ems, 36c.....	1 06
“ 100 “ “ 2, 70c ; “ “ “ 810 “ 36c.....	1 06
“ 100 questions on postal cards to municipalities.....	70
comp'n on same, 920 ems.....	41
“ on Journal up to close of twenty-first day's session, 306,432 ems @ 42c.....	128 70
press work on same, 72 tokens @ 38c.....	27 36
comp'n on Rules of Standing Committee, 5,824 ems @ 45c....	2 62
press work on same, 1 token.....	38
comp'n on Constitution of 1850 (by order of Clerk of Commission), in form of Legislative bills, 18,000 ems @ 28c....	5 04
comp'n on proposed amendments to Constitution, in form of Legislative bills, up to close of twenty-first day's session, No. 36, 571,320 ems @ 28c.....	159 97
Amount carried forward.....	\$25,261 70

State of Michigan vs. The State of Michigan.

PRINTING.

Amount brought forward	\$25,261 70
W. S. George & Co.,	
To press work on same, 69 tokens @ 38c	20 22
Also,	
To comp'n on Session Laws, Vol. 2, from page 577 to 912, inclusive, 686,784 ems @ 48c	329 66
press work on same, 378 tokens @ 40c	151 20
correcting alterations from copy, on side notes, 28 hours @ 50c	14 00
Total for Printing	<u>\$25,782 78</u>

BINDING.

October 30, 1872.

W. S. George & Co.,	
To folding 1,190,000 signatures, Comp. Laws, Vol. 2, Royal octavo, being larger than common octavo, @ $\frac{1}{4}$ c	59 50

November 27, 1872.

W. S. George & Co.,	
To binding 1,000 vols. Comp. Laws, Vol. 2 @ \$1.20	1,200 00

December 27, 1872.

W. S. George & Co.,	
To binding 3,000 Comp. Laws, Vol. 2 @ \$1.20	3,600 00
dry and press 130,500 signatures of 23d Mich. Reports @ $4\frac{1}{4}$ c	58 72
folding 130,500 signatures of same @ 5c	65 25
binding 1,000 volumes Reports @ 90c	900 00

January 30, 1873.

W. S. George & Co.,	
To binding 2,000 Comp. Laws, Vol. 2 @ \$1.20	2,400 00
trimming 19,000 blanks, for Legislature, by order of Clerk of House and Sec. of Senate, \$7.60; 1 record book for House, \$3	10 60
press and trim. 200 reports on enrollment	18
ruling 200 same twice, 70c; mounting 30 Standing Com. House, \$6	6 70
Amount carried forward	<u>\$8,300 95</u>

State of Michigan vs. The State of Michigan.

BINDING.

Amount brought forward.....	\$8,300 95
W. S. George & Co.,	
To press and trim. 500 Senate messages, 45c; ruling 500 once, 65c	1 10
" " " 300 transmit " 27c; " 300 " 45c	72
" " " 300 return " 27c; " 300 " 45c	72
" " " 300 transmit I. E. messages, 27c; ruling 300 once, 45c	72
press and trim. 300 reports of com., 27c; ruling 300 once, 45c	72
" " " 200 " " " on enrollment, 18c; ruling same, 35c	53
mounting 20 Standing Com., Senate, \$4; ruling 100 sheets 4 t, \$1	5 00
binding qr. enrollment record, Senate, \$1.25; binding 1 order book, 75c	2 00
ruling 200 sheets 4 times, House, \$1.40; binding 4 qrs. enrollment record, House, \$2; binding 4 order books, \$2.50	5 90
dry and press 22,000 signatures Governor's message, for Senate and House @ 4½c, \$9.90; folding 22,000 signatures same @ 5c, \$11	20 90
stitching 2,000 copies @ 25c, \$5; trim. 2,000 copies @ 25c, \$5	10 00

February 26, 1873.

W. S. George & Co.,	
To binding 3,500 Comp. Laws, Vol. 2 @ \$1.20	4,200 00
dry and press 390,000 signatures index to Comp. Laws, Vol. 2, royal octavo, being larger than common octavo @ 5c	195 00
folding 390,000 signature same @ 5c	195 00
dry and press, fold. and trim. 200 copies R. R. Land Grants	50

March 27, 1873.

W. S. George & Co.,	
To dry and press 1,500 sign'es "Taxation of R. R. Lands," @ 4½c	68
folding same @ 5c, 75c; stitching 500 copies same @ 15c, 75c	1 50
cover and trim. 500 copies same @ 50c	2 50
press and trim. 500 message to Senate, 45c; ruling same once, 65c	1 10
dry and press 43,600 signatures Manual @ 4½c, \$19.52; folding 43,600 signatures @ 5c, \$21.80; binding 638 Manuals @ 95c, \$606.10	647 42
trimming 13,100 blanks for Legislature @ 4c	5 24
Amount carried forward.....	\$13,598 20

State of Michigan vs. The State of Michigan.

BINDING.

April 30, 1873.

Amount brought forward.....	\$13,598 20
W. S. George & Co.,	
To binding in full law sheep 500 vols. 23d Mich. Reports @ 90c.	450 00
" " " " 1,500 " 24th " " " 90c.	1,350 00
dry and press 120,000 signatures on latter @ 4½c.....	54 00
folding 120,000 " " same @ 5c.....	60 00

May 1, 1873.

W. S. George & Co.,	
To bind'g 1 book of orders, Senate, 50c; trim. 8,600 blanks, \$3.44	3 94
folding 1,102,500 signatures Daily Journal, to and including	
April 24 @ 5c.....	551 25
stitching 180,000 Nos. same @ 10c.....	180 00
trim'ng 82,250 sheets paper for House bills, single @ 4c.....	32 90
folding 143,000 signatures House bills @ 5c.....	71 50
stitching 14,500 Nos. House bills @ 15c, \$21.75; stitching	
6,000 Nos. House bills @ 25c, \$15.00; binding 1 order book	
for House, 50c.....	37 25
trim'g 54,750 sheets paper for single Senate bills @ 4c.....	21 90
folding 105,000 signatures Senate bills @ 5c, 52.50; stitching	
13,000 Nos. same @ 15c, \$19.50; stitching 5,000 Nos. same	
@ 25c, \$12.50.....	84 50
dry and press 500 signatures condition Fire Ins. Cos. @ 4½c...	23
folding 500 signatures same @ 5c, 25c; stitching 500 same	
@ 15c, 75c.....	1 00
cover and trim. 500 copies @ 50c.....	2 50
dry and press 1,000 signatures opinion of Attor'y General on	
Taxing R. R. Lands @ 4½c, 45c; folding 1,000 signatures	
same @ 5c, 50c.....	95
stitching 500 copies @ 15c, 75c; cover and trim. 500 copies @	
50c, \$2.50.....	3 25

May 28, 1873.

W. S. George & Co.,	
To binding 450 Comp. Laws, Vol. 1 @ \$1.20	540 00
" 450 " " " 2 @ \$1.20.....	540 00
Amount carried forward.....	\$17,583 37

State of Michigan vs. The State of Michigan.

BINDING.

June 26, 1873.

Amount brought forward.....	\$17,583 37
W. S. George & Co.,	
To dry and press 250,000 signat's Joint Documents, Vol. 1 @ 4½c	112 50
folding 250,000 signatures Joint Documents, Vol. 1 @ 5c....	125 00
binding 2,000 copies Joint Documents, Vol. 3 @ 28c.....	560 00
dry and press 272,000 signat's Joint Documents, Vol. 2 @ 4½c	122 40
folding 272,000 signatures Joint Documents, Vol. 2 @ 5c....	136 00
dry and press 234,000 signat's Joint Documents, Vol. 3 @ 4½c	105 30
folding 234,000 " " " " 3 @ 5c..	117 00

July 31, 1873.

W. S. George & Co.,	
To dry and press 68,000 signatures Report of Board of State Au-	
ditors @ 4½c, \$30.60; folding 68,000 sigs. same @ 5c, \$34..	64 60
stitching 2,000 copies @ 25c, \$5; cover and trim. 2,000 copies	
@ 50c, \$10.....	15 00
binding 2,000 Joint Documents, Vol. 1 @ 28c.....	560 00
" 1,500 " " " 2 @ 28c (over 100 sigs.)	420 00
" 500 " " " 2 @ 24c (less than 100	
sigs.).....	120 00
dry and press 750,000 signatures School Laws @ 4½c.....	337 50
folding 750,000 signatures School Laws @ 5c.....	375 00
dry and press 960,000 signatures Sess. Laws, Vol. 1 @ 4½c....	432 00
folding 960,000 sigs. Sess. Laws, Vol. 1 @ 5c.....	480 00
binding 2,000 School Laws, leather backs, @ at 20c.....	400 00
" 300 same, morocco backs, and comb-marble paper	
sides, @ 25c.....	75 00
binding 2,000 Session Laws, Vol. 1 @ 24c.....	480 00

September 3, 1873.

W. S. George & Co.,	
To binding 60 Session Laws, Vol. 1, full sheep cover.....	60 00
" 2,400 Session Laws, Vol. 1 @ 24c.....	576 00
" 14,000 School Laws, leather backs @ 20c.....	2,800 00
" 1,000 " " morocco backs and marble paper	
sides, with extra gilt lines, not in contract @ 25c.....	250 00
Amount carried forward.....	\$26,306 67

State of Michigan vs. The State of Michigan.

BINDING.

September 25, 1873.

Amount brought forward.....	\$26,306 67
W. S. George & Co.,	
For Constitutional Commission :	
To binding 1 book of orders $\frac{1}{4}$ bound, not in contract.....	75
2 qrs. folio post paper for same, 75c; press and trim. 400 vouchers, 36c; ruling 400 vouchers twice, \$1.10.....	2 21
making 20 scrap-books, of folio post paper, and binding same, for pasting in Constitution of 1867, not in contract, worth \$1.50 each.....	30 00
Also,	
To binding 3,700 School Laws, leather backs @ 20c each.....	740 00
“ 3,000 Session Laws, Vol. 1 @ 24c.....	720 00
Total for Binding.....	<u>\$27,799 63</u>

RECAPITULATION.

General Allowances.....	\$60,670 01
Printing.....	25,782 78
Binding.....	27,799 63
Total Allowances to the State of Michigan.....	<u>\$114,252 42</u>

RECAPITULATION.

DEPARTMENTS.	General Allowances.	Printing.	Binding.	Total.
Executive Department.....	\$469 48	\$148 01	\$29 55	\$642 04
Secretary of State.....	8,042 58	6,528 75	1,118 94	10,682 27
Auditor General.....	5,070 69	9,024 40	2,327 40	16,422 49
State Land Office.....	4,954 88	541 18	325 21	5,821 23
State Treasurer.....	1,876 98	204 08	175 27	1,756 28
Attorney General.....	455 41	446 47	44 29	946 17
Superintendent of Public Instruction.....	863 82	1,188 79	1,869 78	3,917 89
State Library.....	776 42	662 26	424 85	1,863 53
State Swamp Land Road Commissioners.....	864 46	100 88	21 10	985 94
Upper Peninsula S. L. S. R. Commissioner.....	241 94			241 94
Supreme Court.....	508 15	* 406 16		909 81
State Building Commissioners.....	129,108 69	58 12	74 48	129,236 29
Commissioner of Insurance.....	411 21	1,655 88	494 87	2,561 46
Commissioner of Railroads.....	181 08	236 18	71 55	488 76
Com'rs for Gen'l Supervision of C., P., P. and R. Institutions.....		212 09	50 55	262 64
Immigration Commissioner.....		68 91	20 60	84 51
Fish Commissioner.....	28 74			28 74
Adjutant General.....		37 45	16 80	54 25
Quartermaster General.....		49 86		49 86
Canal Board.....	214 20	180 64	28 85	368 69
State Military Board.....	70	68 52	19 20	88 42
State Pomological Society.....	168 50	1,586 65	1,392 80	3,142 95
Agricultural College.....	67 10	1,171 66	2,380 40	3,569 16
Asylum for Deaf, Dumb, and Blind.....	2 25	884 14	87 63	474 02
Asylum for Insane.....		368 72	20 60	384 32
Reform School.....		110 03	30 20	140 23
State Prison.....		236 42	51 52	287 94
State of Michigan.....	60,670 01	25,782 78	27,799 68	114,252 43
Totals	209,467 24	51,877 48	88,816 07	299,660 74

* Printing and binding.

ANNUAL REPORT
OF THE
ATTORNEY GENERAL
OF THE
STATE OF MICHIGAN,
FOR THE YEAR 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

REPORT.

ATTORNEY GENERAL'S OFFICE, }
Lansing, September 30, 1873. }

To the Honorable John J. Bagley, Governor of the State of Michigan :

I have the honor herewith to submit my first Annual Report, commencing with the first day of January and ending with the thirtieth day of September, 1873, including a period of nine months.

At the January term of the Supreme Court, the case against Henry Johr and sureties was argued and submitted by my predecessor, the Hon. Dwight May, and the judgment of the Court below affirmed. The Legislature of 1873, by a joint resolution for the relief of St. Clair county, authorized the Board of State Auditors to settle with the bail of Henry Johr, late Treasurer of St. Clair county; and the time allowed for such adjustment and settlement was until the close of the session of the Board of Supervisors for October, 1873, which time has not yet elapsed.

At the same term of the Supreme Court, the case of Benjamin Hill, plaintiff in error, against the People, defendants in error, was argued. The judgment of the Court below was affirmed. The error assigned in this cause was that a witness, whose name was not indorsed upon the information, was called by the People and sworn upon the trial.

At the April term of the Supreme Court, a petition for a *mandamus* was filed in behalf of the Supervisors of Midland county against the Auditor General. The cause was argued and submitted, and the *mandamus* denied. The reasons for petitioning that a *mandamus* should issue against the Auditor General were, that he had declared that the taxes assessed for State, county, and township purposes, by the Board of Supervisors of Midland county, upon lands owned by the Flint & Pere Marquette Railway Company, and made exempt from taxation by a grant of the United States, were illegal, and that the taxes, so assessed upon the aforesaid lands, should be re-assessed upon the taxable property of the county of Midland.

At the same term, the case of Charles Dennis and James McGuire, plaintiffs in error, against the People, defendants in error, was argued and submitted. Plaintiffs in error were charged with the crime of burglary in the Recorder's Court of the city of Detroit. The judgment of the Court below was affirmed.

At the same term, the case of the People against Winfield Brewer was submitted. This cause was brought into the Supreme Court on bill of exceptions from the Kent Circuit Court. Brewer was charged with the crime of seduction, and the judgment of the Court below was affirmed.

At the same term, the People *ex. rel.* Alexander T. Campan applied, by petition, for a *mandamus* against the Auditor General. The grounds of the

application were, that the Auditor General had refused to cancel the taxes due upon a certain lot or parcel of land in the city of Saginaw and claimed to have been paid by a check or draft from one S. Stevens, agent for said company. The money on the check was not received until June 1st, 1872. The grounds for defense were: *First*, That the taxes were in no sense paid before the first day of June, as required by law; and, *Second*, That the description of the lot was so inadequate in the letter of S. Stevens that it could not be identified by the descriptions on the books in the Auditor General's office. After argument, the Court denied the writ.

At the July term of the Supreme Court, the case of James L. Perkins, plaintiff in error, against the People, defendants in error, was submitted. This was error to the Washtenaw Circuit. The plaintiff in error was charged with the forging and uttering of a mortgage given by one Henry Heath to the plaintiff in error. The judgment of the Court below was affirmed.

At the same term, the case of Andrew J. Templeton, plaintiff in error, against the People, defendants in error, from the Saginaw Circuit, was argued and submitted. Templeton was charged with an attempt to murder by poisoning, and convicted in the Court below. The judgment was reversed in the Supreme Court, and a new trial granted.

At the same term, the case of Jacob R. Chappell, plaintiff in error, against the People, defendants in error, was argued and submitted. The plaintiff in error was charged with the careless use of fire arms (2 Comp. Laws, 1871, p. 2077), and the judgment of the Court below was reversed.

In the matter of certain State lands claimed to have been sold by Charles A. Edmonds, who was Commissioner of the State Land Office, to various parties, the following proceedings have been taken to cancel such sales, and otherwise to vindicate the rights of the State in such lands:

First, One Henry D. Smith, of Wisconsin, purchased two sections of school land which had been reserved from sale as mineral lands. Bills were filed in the Circuit Court for the county of Ingham, in chancery, to cancel such sales. Due service of process has been had on said defendant, and the causes are now pending.

Second, There had been reserved from sale, under acts of the Legislature of the State of Michigan, for the years eighteen hundred and sixty-one and two, certain swamp lands of this State, for the benefit of any railroad company which should build a certain number of miles of railroad on a route from near the mouth of the Menominee River to Marquette, on Lake Superior, the rights of which grant have vested in the Chicago & Northwestern Railway Company. On the 31st day of December, 1872, the said Commissioner of the State Land Office sold four thousand three hundred and seventy-five and ninety-five one hundredths acres of said reserved lands to one Welcome Hyde, claiming that the railroad company had not complied with the terms of the grant. I have filed a bill in the Circuit Court for the county of Ingham to cancel said sale. Due service of process has been had upon said defendants, and the cause is now pending.

Third, There were certain other lands sold by the said Commissioner of the State Land Office and duly patented, some of which were of that class called State asset lands; and others did not belong to the State at all. On an examination of the records in the State Land Office, it was found that the plat-books had been skillfully altered, so that it was thereon indicated that the descriptions sold were State swamp lands. One H. P. Elsemore, who was con-

nected with such fraudulent transaction, has been arrested and bound over for trial.

With reference to some of the State asset lands sold it was found that the title of the State was defective. Compromises have been made with the purchasers by the State Board who have control of such lands.

In the spring of 1873 the lands earned by the land grant railroad companies became taxable, and the supervisors proceeded to list and assess them for taxation. Such railroad companies claimed that the law of the State of Michigan authorizing such taxation was unconstitutional and void; and for the purpose of testing such question, a bill was filed in the Circuit Court of the United States for the Sixth Judicial Circuit and Western District of Michigan, in equity, in the interests of the Flint & Pere Marquette Railway Company, by Charles R. Tucker, Oliver Prescott, and Shepherd Knapp, complainants, against Nelson Furgeson *et al.* defendants.

A bill was filed praying for an injunction to restrain the Supervisors from listing and assessing such lands for taxation, to which bill a demurrer was filed. Eminent counsel were employed to assist in the argument in behalf of the State. The cause was fully argued and submitted, and the constitutionality of the law was sustained.

The cause has been appealed to the Supreme Court of the United States. The number of acres made taxable by such decision includes all the land grants, except what had been previously conveyed away, belonging to the several railroads of the State. As the account has not yet been presented, the amount of money paid by the State for counsel cannot be given.

A bill was filed in the Circuit Court of the United States for the Sixth Judicial Circuit and Western District of Michigan, in equity, by Sextus N. Wilcox, complainant, against William Humphrey, Auditor General, and Washington Reeder, Treasurer of Missaukee county, defendants, to restrain them from selling certain lands belonging to said complainant, for the reason that they were not placed upon the tax rolls and assessed prior to the third Monday in May, but were omitted until some time in September following, and were then listed and assessed among the non-resident lands. This cause was heard under an order to show cause why an injunction should not issue, and the Court ordered the injunction, as prayed for.

An action was commenced, in 1872, in the Circuit Court for the county of Jackson, by the People of the State of Michigan against John W. Hulin, a Clerk in the State Prison, and his sureties, for defalcations in his accounts as such Clerk. In August, 1873, judgment was rendered in favor of the plaintiffs for \$5,000, the amount of the penal sum in the bond.

I annex hereto an abstract of the reports of the Prosecuting Attorneys, which have been transmitted to me.

Very respectfully,

BYRON D. BALL,
Attorney General.

APPENDIX.

ABSTRACTS OF REPORTS OF PROSECUTING ATTORNEYS,

By Counties, for the year, beginning on the 1st day of January,
and ending on the 30th day of Sept., A. D. 1873.

ALCONA COUNTY.

R. Z. ROBERTS, *Prosecuting Attorney.*

Number of persons prosecuted, 18.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	8	One convicted and fined \$35 and costs; 1 convicted and fined \$10 and costs; 1 convicted on plea and fined \$10 and costs.
Assault with intent to commit rape.....	1	Convicted, fined \$100, or one year in county jail.
Highway robbery.....	1	Waived examination, pending in circuit court.
Murder.....	1	Acquitted.
Violation of the prohibitory liquor law	7	Two fined \$25 and costs each; 1 fined \$50 and costs, appealed to circuit court and now pending; 1 fined \$50 and costs; 1 <i>not pros.</i> for want of evidence; 2 settled by parties having civil actions pending for damages at the same time.

ALLEGAN COUNTY.

ALBERT H. FENN, *Prosecuting Attorney.*

Number of persons prosecuted, 82.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	7	Three discharged; 2 fined; 1 sent to State Prison; 1 sent to House of Correction.
Arson	1	Discharged.
Assault and battery	16	Ten fined; 6 discharged.
Assault with intent to murder.....	8	Two discharged; 1 convicted of assault and battery.
Drunk and disorderly.....	18	Ten committed to jail; 8 fined \$5 each.
Embezzlement	8	One discharged; 2 <i>not pros.</i> entered.
Forgery	1	Sent to House of Correction.
Larceny	18	Six discharged; 4 pending; 2 sent to State Prison; 1 sent to House of Correction.
Malicious mischief	4	Three dismissed; 1 sent to House of Correction.
Murder	1	Pending.
Rape	8	Two discharged; 1 pending.
Riot.....	1	Discharged.
Selling liquor.....	16	Ten fined; 6 discharged.

ALPENA COUNTY.

J. D. HOLMES, *Prosecuting Attorney.*

Number of persons prosecuted, 73.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Arson.....	1	Pending.
Adultery.....	2	One settled; 1 <i>not pros.</i> entered.
Assault with intent to kill.....	2	One discharged; 1 convicted of assault and fined \$300.
Attempting to burn a building.....	8	One sentenced to State Prison 2 years; 2 <i>not pros.</i> entered.
Assault and battery.....	21	Thirteen fined; 5 discharged; 3 appealed, 2 of which are pending, and 1 sentenced to House of Correction 60 days.
Burglary.....	1	Escaped.
Burglary with intent to commit larceny.....	4	Three sentenced to State Prison 18 months each; 1 <i>not pros.</i> entered.
Burglary with intent to commit rape.....	2	<i>Not pros.</i> entered by consent.
Common prostitutes.....	8	One sentenced to House of Correction 1 year; 7 sentence suspended.
Disorderly conduct.....	5	Four gave bonds for good behavior; 1 committed to jail for 6 months.
Drunk and disorderly.....	1	Sentenced to House of Correction 6 months.
False pretense.....	1	<i>Not pros.</i> entered.
Keeping house of ill-fame.....	1	<i>Not pros.</i> entered.
Larceny.....	17	Five discharged; 10 convicted and fined; 1 pending; 1 sentenced to House of Correction 6 mo's.
Larceny from the person.....	2	One sentence suspended; 1 pending.
Indecent exposure of person.....	2	One fined; 1 put under bonds for good behavior.
Malicious threats.....	2	One discharged; 1 convicted and fined.
Rape.....	2	Pending.
Surety for the peace.....	6	One discharged; 5 gave bonds for good behavior.

ANTRIM COUNTY.

FITCH R. WILLIAMS, *Prosecuting Attorney.*

Number of persons prosecuted, 18.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault.....	1	Fined \$5 and costs, and ordered to keep the peace for 6 months. Fled from the county.
Assault and battery.....	6	One fined \$5 and costs, and imprisoned 30 days; 4 fined \$5 each and costs; 1 fined \$10. Fines paid.
Killing deer in violation of game law.....	1	Convicted and fined \$50, and \$5 for costs; paid.
Violation of the prohibitory liquor law.....	5	Two convicted and fined \$5 and costs; 3 convicted and fined \$35 each and costs; 1 convicted and fined \$50 and costs. Fines paid.

BAY COUNTY.

T. F. SHEPARD, *Prosecuting Attorney.*

Number of persons prosecuted, 426.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	174	Eleven discharged; 88 acquitted; 12 escaped before trial; 15 sent to jail for from 8 months to 30 days; 6 settled on payment of costs; 86 convicted and fined. Amount of fines, \$552. Two House of Correction 60 and 90 days; 4 convicted and fined, not paid.
Assault with intent to murder	11	One to State Prison for 7 years; 1 to State Prison for 10 years; 2 acquitted; 3 discharged; 8 to House of Correction 1 year; 1 to House of Correction 3 months; 1 sentence suspended.
Assault with intent to rob	8	One discharged; 2 to State Prison 5 years.
Assault with intent to commit rape	8	One discharged; 1 bound over, not yet brought to trial; 1 convicted of assault and battery, House of Correction 1 year.
Assaulting officer	2	Discharged.
Arson	6	Three acquitted; 3 pleaded guilty and sentence suspended.
Adultery	38	Thirty-two discharged; 1 bound over and yet to be tried.
Burglary	5	Two to State Prison 3 years; 2 discharged; 1 escaped.
Drunkenness	78	Six acquitted; 8 sentence suspended; 1 not arrested; 32 sent to jail from 6 to 30 days; 26 convicted and fined \$5 each; 8 convicted and fined and not paid; 1 to House of Correction for 60 days; 1 to Reform School until 21 years of age.
Disorderly conduct	29	One escaped; 4 discharged; 11 gave surety for good behavior; 1 sent to Reform School; 12 to House of Correction 60 days to 1 year.
Embezzlement	2	One not arrested; 1 <i>not pros.</i> entered.
Grand Larceny	11	Three discharged; 1 <i>not pros.</i> entered; 2 House of Correction 1 year; 1 proved petty larceny, House of Correction 1 year; 3 State Prison 1 year; 1 State Prison 2 years.
Indecent exposure of the person	1	Acquitted.
Jail breaking	1	House of Correction 1 year.
Keeping house of ill-fame	4	One not yet tried; 2 discharged; 1 House of Correction 1 year.
Larceny from person	8	One discharged; 1 <i>not pros.</i> entered; 1 State Prison 3 years.
Letting house for prostitution	1	Sentence suspended.
Murder	1	Acquitted.
Malicious trespass	1	Pleaded guilty and sentence suspended.
Petty larceny	48	Five discharged; 18 acquitted; 1 escaped; 8 sentence suspended; 2 Reform School; 2 House of Correction; 18 county jail for from 10 to 95 days; 9 convicted and fined, in the whole amount, \$33.
Rape	8	One discharged; 1 acquitted; 1 convicted of assault.
Resisting an officer	4	Three sent to State Prison 1 year each; 1 sentence suspended.
Surety for peace	1	Discharged.
Selling liquor	1	Convicted and committed.

BARRY COUNTY.

C. G. HOLBROOK, *Prosecuting Attorney.*

Number of persons prosecuted, 25.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	5	One fined \$75 and costs; 1 fined \$10 and costs; 1 fined \$5 and costs; two fined respectively \$75 and \$100.
Adultery	2	Pending.
Arson	1	Verdict "Not guilty."
Burglary,—a boy 14 years	1	Sent to Reform School.
Disorderly conduct	5	Four sent to House of Correction at Detroit.
False pretenses	2	Causes still pending.
Grand larceny	4	One acquitted; 3 convicted and sentenced to Penitentiary, respectively, 2, 3, and 4 years.
Incest	2	Verdict, "Not guilty."
Larceny	1	Pending.
Selling liquor to minors	2	Each fined \$20 and costs.

BENZIE COUNTY.

WATSON J. YOUNG, *Prosecuting Attorney.*

Number of persons prosecuted, 11.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to commit murder	2	Each held in bail \$1,500 to appear.
Conspiracy	3	One not arrested; 2 <i>not. pros.</i> entered.
Illegal voting	2	Held to bail.
Larceny	1	Recognition of \$300, taken on default.
Violation of election laws	3	Held to bail.

BERRIEN COUNTY.

N. A. HAMILTON, *Prosecuting Attorney.*

Number of persons prosecuted, 27.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	13	Nine fined from \$1 to \$20; 4 discharged.
Assault with intent to commit rape	1	Sentenced to House of Correction 1 year.
Assault with intent to murder	1	Not guilty.
Bigamy	2	One fined \$50; 1 pending.
Burglary	1	Sentenced to State Prison 2 years.
Disturbing public school	1	Fined \$25.
Forgery	2	One sentenced to State Prison $4\frac{1}{2}$ years; 1 <i>not. pros.</i> entered.
Larceny	2	One sentenced to State prison 2 years; 1 not guilty.
Selling liquor	2	Fined \$25 and costs each.
Seduction	1	Escaped.
Soliciting to commit burglary	1	Not guilty.

BRANCH COUNTY.

FRANK L. SKEELS, *Prosecuting Attorney.*

Number of persons prosecuted, 141.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Administering poison to beasts	2	One sent to State Prison 2 years; 1 pending.
Adultery	2	Examined and discharged.
Assault with intent to kill, etc.	3	One sent to State Prison for 30 years; 1 convicted of assault, fined \$200; 1 pleaded guilty to assault and battery, fined \$200.
Assault and battery	40	Three fined \$15 and costs; 3 fined \$5; 2 sent to Reform School; 4 discharged; 3 pending; 1 acquitted; 3 House of Correction 90 days; 6 discharged upon settlement by the parties, and payment of costs; 1 fined \$12 and costs; 1 fined \$12.50; 1 fined \$2; 1 fined \$3; 2 convicted, fined \$10; 1 fined \$25; 3 fined \$5 and costs; 1 fined \$30 and costs; 2 fined \$25 and costs; 1 fined \$1 and costs; 2 convicted, fined \$10 and costs.
Assault with intent to commit rape	1	Sent to State Prison 4 years.
Attempt to commit arson	1	Acquitted.
Bastardy	2	One settled; 1 pending.
Bigamy	1	Sentence suspended.
Careless use of fire arms	1	<i>Not pros.</i> entered.
Cruelty to animals	3	One fined \$20; 1 fined \$1 and costs; 1 pending.
Disturbing religious meeting	6	Two fined \$15 each; 1 fined \$25 and costs; 1 fined \$10 and costs; 2 acquitted.
Embezzlement	1	Examined and discharged.
False pretenses	2	One examined and discharged; 1 dismissed on failure of justice to make return.
Forgery	2	One sentence suspended; 1 pending.
Keeping gambling house	1	Dismissed.
Larceny	28	One fined \$2 and costs; 1 House of Correction 90 days; 1 State Prison 5 years; 2 Reform School; 1 State Prison 2 years; 2 House of Correction 90 days; 5 discharged; 1 pending; 1 no information filed;—reasons filed; 1 State Prison 4 years; 1 fined \$25; 1 State Prison 2 years; 1 fined \$50; 1 House of Correction 60 days; 1 escaped from jail; 1 fined \$20; 1 fined \$10; 1 fined \$15; 1 House of Correction 30 days; 2 <i>not pros.</i> entered.
Larceny from the person	2	Pending.
Lewd and lascivious cohabitation	2	<i>Not pros.</i> entered, parties married, and costs paid.
Malicious injury to property	6	Two fined \$10; 1 fined \$2; 2 discharged; 1 dismissed.
Manslaughter by abortion	2	One jury disagreed, case continued; 1 pending.
Murder	1	Pending.
Nuisance	1	Fined \$5.
Perjury	1	Examined and discharged.
Proceedings to compel children to support aged and decrepit parent	2	Order entered requiring them to support her.
Rape	4	One State Prison 9 years; 1 State Prison 5 years; 1 information changed to assault and battery, and defendant fined \$75; 1 pending.
Resisting an officer	2	Two sent to State Prison 2 years each; 1 pending.
Receiving stolen property	2	Pending.
Robbery	2	Escaped from jail.
Sabbath breaking	1	Fined \$2 and costs.
Seduction	1	Examined and discharged.
Selling liquor to minors	1	Jury disagreed and <i>not pros.</i> entered.
Selling liquor	1	Discharged.
Surety for the peace	12	Eight entered into recognizance; 1 sent to House of Correction for 1 year; 2 for 90 days; 1 complainant ordered to pay costs.

CALHOUN COUNTY.

JAMES A. MINER, *Prosecuting Attorney.*

Number of persons prosecuted, 276.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Arson.....	8	One convicted, sentenced to State Prison 7 years; 1 convicted, sentenced to State Prison 8 years; 1 sentence suspended, bond of \$500 given for good behavior.
Assault and battery.....	48	Twelve settled; 1 sent to Reform School until 21 years old; 1 fined \$25; 1 fined \$50 and 65 days in House of Correction; 1 fined \$10 and costs; 1, 90 days in House of Correction; 2 convicted of assault, fined \$5 each and \$10 costs; 12 paid costs and settled; 1 fined \$8; 2 fined \$6 each; 2 sentence suspended; 1 fined \$25 and \$30 costs; 1 fined \$50 with costs, and 90 days in House of Correction; 1 fined \$25; 1 fined \$7 and costs; 1 fined \$30 and \$30 costs; 1 fined \$6; 1 fined \$10 and \$15 costs.
Assault with intent to kill.....	4	Two discharged on examination; 2 pending.
Burglary.....	2	One convicted, sentenced to State Prison 7 years; 1 held for trial.
Common prostitutes.....	4	One convicted and sentenced 89 days to House of Correction; 1 held for trial; 2 gave bonds for good behavior.
Disorderly conduct.....	68	Five sent to House of Correction 90 days in default of bail; 6 sent to House of Correction 6 months in default of bail; 81 sent to House of Correction one year in default of bail; 46 gave bonds for good behavior.
Drunkenness.....	14	Four fined \$5 each and costs; 6 paid costs, suit discontinued.
False pretenses.....	6	Four discharged on examination; 1 convicted, sentenced to State Prison 5 years; 1 convicted and sentenced to county jail 4 months.
Forgery.....	4	Two convicted, sent to House of Correction 3 years each; 2 held for trial.
Habeas corpus.....	2	One held; 1 held to bail for appearance to court, and run away.
Incest.....	1	Pending.
Larceny.....	48	Four sent to Reform School until 21 years old; 15 held for trial; 6 discharged on examination; 1 acquitted; 1 convicted and fined \$50; 1 convicted, fined \$25; 1 convicted, 30 days in jail; 1, 61 days in jail; 2 fined \$6 each and costs; 2 fined \$15 each and costs; 1 sent to State Prison 3 years and 6 months; 1 sent to State Prison 3 years; 2 convicted, paid \$50 each as costs, gave bond \$300 each for good behavior for 1 year,—sentence suspended; 3 convicted, each paid \$58.58 costs, and gave bond of \$300 for good behavior for 1 year, and sentence suspended; 1, 60 days in House of Correction; 2 sent to House of Correction 90 days each; 4 convicted and awaiting sentence.
Malicious cutting of timber.....	6	Three held for trial; 3 pending trial.
Malicious mischief.....	8	Four fined \$6 each; 4 settled.
Perjury.....	8	One convicted, sentenced to State Prison 5 years; 3 held for trial; 2 not pros. entered; 2 pending.
Rape.....	2	One convicted and sent to State Prison 15 years; 1 held for trial.
Requisitions.....	2	Fugitives arrested.
Search warrant.....	8	Property found in 6 cases; 2 not found.
Seduction.....	8	One convicted, sent to jail 60 days, and fined \$300; 1 merged in matrimony; 1 held for trial.
Selling chattel mortgaged property.....	2	Two settled and costs paid.
Selling liquor.....	18	Eight convicted and fined \$25 each and costs; 4 acquitted; 4 discontinued; 2 pending.

CASS COUNTY.

SPAFFORD TRYON, *Prosecuting Attorney.*

Number of persons prosecuted, 25.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	18	One fined \$25; 1 fined \$15; 9 fined \$10; 1 fined \$13; 1 <i>not pros.</i> ; 1 sentenced 60 days to Work House; 1 fined \$5; 1 pleaded guilty and sentenced to Work House 90 days; 1 fined \$5 and costs; 1 sentenced 60 days to Detroit House of Correction; 1 fined \$75; 1 fined \$29.65.
Assault with intent to murder.....	1	Fined \$85.
Disorderly conduct.....	1	Fined \$8.76.
Larceny.....	4	One sentenced 11 months to State Prison; 1 sentenced 90 days to Work House; 1 fined \$30.84 and sentenced to Detroit House of Correction 60 days; 1, 60 days to Detroit House of Correction.
Manslaughter by administering drugs to procure abortion.....	1	Convicted, fined \$250, and sentenced 20 days in county jail.
Murder.....	1	Convicted of murder in second degree, and sentenced to State Prison for 6 years.
Rape.....	2	One convicted and sentenced 1 year and 9 months to State Prison; 1 acquitted.
Setting fire to jail with intent to burn.....	1	Convicted and sentenced to State Prison 8 years.
Stealing.....	1	Pleaded guilty, confined in jail 5 days.

CHEBOYGAN COUNTY.

W. S. HUMPHREY, *Prosecuting Attorney.*

Number of persons prosecuted, 30.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	11	Nine convicted, fines amounting to \$57; 2 discharged.
Burglary.....	1	Convicted, sent to State Prison for 3 years.
Drunkenness.....	9	All convicted, fines amounting to \$45.
Illegal voting.....	1	Discharged.
Jail breaking.....	1	Demurrer to information, held over to next term.
Keeping house of ill-fame.....	1	Convicted, motion for new trial.
Larceny.....	1	Acquitted.
Surety for the peace.....	2	Gave bonds to keep the peace.
Violation of liquor law as common seller.....	8	All convicted, fined \$75.

CHIPPEWA COUNTY.

GEORGE W. BROWN, *Prosecuting Attorney.*

Number of persons prosecuted, 64.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	7	Fined \$50.
Surety for the peace.....	7	Bond given to keep the peace.
Drunkenness.....	80	Twenty-seven convicted and fined \$185.
Selling liquor.....	18	Convicted and fined \$675.
Larceny.....	2	One sent to jail 90 days, the other 80 days.

CLARE COUNTY.

C. C. FOUTCH, *Prosecuting Attorney.*

Number of persons prosecuted, 22.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Arson	2	Discharged.
Assault and battery	5	One fined \$1 and costs; 2 fined \$5 and costs; 1 fined \$100 and costs, or 50 days in Work House at Detroit; 1 not guilty.
Drunk and disorderly	5	One fined \$5 and costs; others discharged.
Grand larceny	1	Not guilty.
Keeping billiard tables	1	Fined \$5 and costs and bound over for 1 year.
Killing wild game in violation of game law	2	Fined \$5 and costs in each case.
Obtaining goods under false pretenses	3	All settled, complaining witness paying the costs.
Simple larceny	1	<i>Not pros.</i> entered.
Violation of the liquor law	2	Not guilty.

CLINTON COUNTY.

ANTHONY COOK, *Prosecuting Attorney.*

Number of persons prosecuted, 69.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction	1	Recognizance estreated, \$1,000.
Adultery	2	One pleaded guilty, sentenced to Detroit House of Correction 6 months; 1 escaped from jail.
Assault and battery	21	Three convicted, sentenced to Detroit House of Correction 60 days each; 3 convicted, fined \$15 each,—paid; 2 convicted, fined \$25 each,—paid; 4 convicted, fined \$10 each,—paid; 3 convicted, fined \$5 each,—paid; 1 convicted, fined \$30,—paid; 3 pleaded guilty, fined costs; 1 pleaded guilty, fined \$9,—paid; 8 discharged on payment of costs.
Assisting prisoners to escape	1	Pending.
Bastardy	2	Settled by paying complainants \$250 each.
Bigamy	1	Recognizance estreated, \$500.
Burglary	3	One pleaded guilty, sentenced to Jackson 3 years 3 discharged.
Disturbing meeting	5	Four convicted, fined \$18 each, including costs; 1 discharged.
Drunk and disorderly	3	Two convicted, fined \$5 each; 1 sentenced to jail 15 days.
Embezzlement	1	Pleaded guilty, fined \$15; paid.
Larceny	16	One pleaded guilty, sentence suspended by paying costs; 3 convicted, fined \$18,—paid; 3 convicted, fined \$10 and \$25 costs,—paid; 5 discharged; 1 pleaded guilty, fined costs; 1 pleaded guilty, fined \$5,—paid; 2 recognizance estreated, \$500; 1 pleaded guilty, sentence suspended.
Malicious trespass	1	Discharged on payment of costs.
Selling liquor to minors	2	One convicted, sentenced to Detroit House of Correction 60 days; 1 discharged.
Violation of liquor law	2	One recognizance estreated, \$50; 1 pending.
Bringing spirituous liquors to prisoners in jail	1	Pleaded guilty, fined \$15; paid.
Perjury	2	Discharged.
Profane swearing	1	Pleaded guilty, fined \$5; paid.
Resisting officer	4	Three pleaded guilty, sentence suspended; 1 discharged.

DELTA COUNTY.

F. O. CLARK, *Prosecuting Attorney.*

Number of persons prosecuted, 26.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	6	One <i>not pros.</i> entered; 1 dismissed; 8 fined; 1 pending.
Assault on officer	2	Causes continued.
Burglary	4	One convicted and sent to jail; 8 pending.
Disorderly	5	Four fined; 1 pending.
Embezzlement	1	Pending.
False imprisonment	8	Causes continued.
Larceny	4	One bail forfeited; 8 fined; 1 pending.
Selling liquor	1	Gave bonds not to sell to complainant's husband.

EATON COUNTY.

FRANK A. HOOKER, *Prosecuting Attorney.*

Number of persons prosecuted, 149.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction	1	Two years and 9 months to State Prison.
Adultery	2	Discharged.
Assault and battery	64	One no cause; 11 each fined \$5; 7 settled; 1, 10 days in jail; 8 each fined \$10; 1, \$10 fine or 10 days in jail; 1, \$10 fine and 30 days in jail; 5 each fined \$25; 5 <i>not pros.</i> entered; 8 each fined \$20; 1 fined \$6; 1 not guilty; 1, 8 months in jail; 5 acquitted; 1 fined \$2; 5 each fined \$15; 1 fined \$15 or 30 days in jail; 1 fined \$15 or 10 days in jail; 1 fined \$1; 1 fined \$12; 1 fined \$12.75; 5 each fined \$18; 2 each \$7.50; 2 each fined \$20; 1, \$30.
Assault with intent to kill	2	One discharged; 1 <i>not pros.</i> entered.
Bigamy	1	Five years in State Prison.
Conspiracy	4	One quashed; 3 <i>not pros.</i> entered.
Cruelty to animals	2	One acquitted; 1 discharged.
Disturbing meetings	2	<i>Not pros.</i> entered.
Embezzlement	4	One <i>not pros.</i> entered; 1 suit withdrawn; 1 fined \$25; 1 discharged.
False pretenses	4	One discharged; 2 acquitted; 1 recognized.
Larceny	28	Seven discharged; 8 <i>not pros.</i> entered; 6 recognized for trial; 1 sent to Reform School; 2 each sent 6 months to House of Correction; 1 fined \$20; 1 fined \$50; 2 committed for trial; 1 sentence suspended; 1 acquitted; 1, 8 years in State Prison; 1 fined \$40; 1 fined \$10.
Lewd and lascivious cohabitation	2	Sentence suspended.
Malicious injury to personal property	6	One <i>not pros.</i> entered; 1 fined \$10; 4 discharged.
Malicious trespass	1	Discharged.
Neglect of duty as highway overseer	1	Fined \$10 and costs.
Obstructing officer	2	Recognized.
Perjury	1	Discharged.
Rape	4	Discharged.
Selling liquor	11	One acquitted; 1 not guilty; 4 each fined \$25 and costs; 5 each fined \$50 and costs.
Surety for the peace	2	Recognized for 1 year.
Threatening letters	1	Recognized.
Willful trespass	4	Recognized.

GENESEE COUNTY.

HENRY R. LOVELL, *Prosecuting Attorney.*

Number of persons prosecuted, 182.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abducting female under 16 for concubinage	5	Pending.
Abducting child under 10 years of age	1	Escaped from custody of officer.
Arson	3	One discharged on examination; 2 <i>not pros.</i> entered.
Assault and battery	47	Six settled by parties; 2 discontinued; 7 acquitted; 31 convicted, of whom 2 appealed, and appeal is pending, upon 2 sentence was suspended; 5 were fined costs; 3 were fined \$5 each; 1, \$10 each; 2, \$15 each; 1, \$20; 2, \$25 each; 1, \$30; 1, \$10 and costs; 2, \$8 each; 1 was sent to county jail 30 days, and 1 to Detroit House of Correction 60 days.
Assault with intent to commit rape	8	One convicted of assault and battery and fined \$75; 1 acquitted; 1 pending.
Bastardy	2	Settled.
Bigamy	2	One discontinued on examination; 1 <i>not pros.</i> entered.
Common drunkard	5	One sentence suspended; 2 recognized; 1 sent to House of Correction for 65 days; and 1, 90 days.
Drunkenness	9	One sentence suspended; 1 fined \$5 and costs.
False pretenses	10	Three discharged on examination; 1 <i>not pros.</i> entered; 6 pending.
Forgery	1	Information excused.
Grand larceny	20	Four discharged on examination; 2 information excused; 9 pending in Circuit; 1 <i>not pros.</i> entered; 4 convicted; 1 sent to State Prison 4 years; and 1, 15 months.
Larceny from a dwelling	1	Convicted and sent to State Prison 2½ years.
Larceny from the person	1	Acquitted on the ground of imbecility (a deaf mute).
Malicious trespass	5	Three discontinued; 1 convicted and fined costs; 1 pending.
Murder	1	Convicted of manslaughter, sentenced to State Prison 2 years.
Personating an officer	1	<i>Not pros.</i> entered.
Perjury	1	Pending in Circuit.
Petit larceny	46	One escaped from officer; 4 pending before justices; 7 discontinued; 8 acquitted; 15 convicted; and 1 fined \$25; 1, \$20; 2, \$15 each; 2, \$10 each; 4, \$5 each; and 3 sent to the Reform School.
Rape	2	Pending in Circuit.
Seduction	2	One discharged on examination; 1 pending.
Selling diseased meat	1	Discharged on examination.
Selling intoxicating drinks	7	Three discontinued; 1 convicted; 3 fined \$35 and costs.
Threats	4	One acquitted; 1 jury disagreed; 2 recognized.
Vagrancy	9	Five sentence suspended; 2 sent to House of Correction 65 days; 1, 99 days; 1, 6 months.

GRAND TRAVERSE COUNTY.

L. H. GAGE, *Prosecuting Attorney.*

Number of persons prosecuted, 9.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	2	Discharged.
Disorderly conduct	2	Convicted and imprisonment in county jail.
False pretenses	2	Pending.
Forgery	1	Convicted, State Prison 2 years.
Larceny	1	Convicted, settled by parties.
Selling intoxicating liquors	1	Convicted and fined.

GRATIOT COUNTY.

C. E. WILLIAMS, *Prosecuting Attorney.*

Number of persons prosecuted, 20.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	11	Four each fined \$10 and costs; 3 each fined \$5 and costs; 1 fined \$2; 2 each fined \$100; 1 fined \$50.
Bastardy	1	Pending.
Burning hay stack	1	Pending.
False pretenses	2	One bail forfeited; 1 <i>not pros.</i> entered.
Petit larceny	1	Fined \$20.
Selling liquor	2	Fined each \$25.
Surety for the peace	2	Discharged.

HILLSDALE COUNTY.

MART B. KOON, *Prosecuting Attorney.*

Number of persons prosecuted, 79.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	1	Convicted, sent to State Prison 3 years.
Assault and battery	21	Two convicted, fined \$10 and costs; 3 convicted, fined \$5 and costs; 7 discontinued; 1 discharged; 2 fined \$10 each; 4 fined \$5 each; 1 fined \$5 and costs; 1 acquitted.
Assault with intent to murder	4	Three discharged on examination; 1 convicted of assault and battery and sent to House of Correction 1 year.
Assault with intent to commit rape	1	Convicted of assault and battery and fined \$100.
Bastardy	1	Examination not concluded.
Disorderly conduct	8	One convicted and sent to House of Correction 63 days; 1 convicted and sent to House of Correction 90 days; 5 convicted and each sent to House of Correction 65 days; 1 convicted and sent to House of Correction 1 year.
Disturbing religious meeting	2	Both discontinued on defendants paying costs.
Drunkenness and disorderly conduct	6	Each fined \$5 and costs.
Drunkenness	1	Fined \$5, or 10 days in jail.
False pretenses	2	One discontinued; 1 sent to House of Correction 1 year.
Forgery	1	Sent to State Prison 3 years.
Fraud	1	Discontinued.
Indecent exposure of person	1	Sent to House of Correction 6 months.
Larceny	7	One acquitted; 1 discharged; 1 sent to House of Correction 90 days; 3 fined \$10 and costs each; 1 sent to State Prison 1 year.
Larceny from dwelling house in day time	1	Sent to House of Correction 1 year.
Larceny from the person	1	Sent to State Prison 1 year.
Malicious injury to dwelling	1	Sent to House of Correction 1 year.
Malicious injury to property	1	Juvenile, sent to Reform School.
Receiving stolen property	1	Bound over for trial.
Resisting officer	1	Discontinued.
Seduction	2	Each married complainants, costs paid, and suits discontinued.
Surety for the peace	2	Securities given.
Violation of liquor law	11	Eight fined \$25 and costs each; 2 discontinued on payment of costs; 1 discontinued.

HOUGHTON COUNTY.

AUGUSTUS W. HENSSLER, *Prosecuting Attorney.*

Number of persons prosecuted, 44.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to murder.....	4	One pleaded guilty and fined \$100 and costs; 1 not guilty, on grounds of insanity; 2 acquitted.
Aiding prisoners.....	1	Sentenced to State Prison 7 years.
Assault with intent to commit rape.....	1	Discharged.
Assault and battery.....	18	Five acquitted; 8 convicted.
Burglary.....	1	Sentenced to State Prison 5 years.
Careless use of fire arms.....	1	Sentence suspended.
Cutting timber.....	1	Fined \$10 and costs.
Disturbing the peace.....	8	One discharged; 2 put under bonds.
False pretenses.....	1	Sentenced to State Prison 2 years and 6 months.
Larceny.....	10	Two sentenced to State Prison 4 years; 1 sentenced to State Prison 18 months; 1 sentenced to State Prison 2 years; 1 sentence suspended; 1 fined \$100; 3 not guilty; 1 fined \$10; 1 sentenced 90 days to county jail.
Marrying without a license.....	1	Not guilty.
Manlaughter.....	1	Not guilty.
Neglecting to pay fines.....	1	Fined \$50 and costs.
Passing counterfeit money.....	2	Discharged.
Resisting officer.....	1	Not guilty.
Threats.....	2	One discharged; 1 put under bonds.

HURON COUNTY.

GEO. S. ENGLE, *Prosecuting Attorney.*

Number of persons prosecuted, 89.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	18	Three fined each \$10 and costs; 1 fined \$50 and costs; 8 each fined \$5; 1 <i>not. pros.</i> entered; 1 fined \$15; 1 fined \$20; 1 fined \$1; 1 fined \$8; 1 settled.
Careless use of fire arms.....	1	Not guilty.
Disturbing the peace.....	1	Not guilty.
Drunkenness.....	7	Five fined each \$5 and costs; 1 sent to jail 10 days; 1 not guilty.
Rape.....	1	Sentenced to State Prison 5 years.
Selling liquor.....	15	Six fined each \$25 and costs; 1 fined \$100; 4 fined each \$50 and costs; 4 not guilty.
Threatening crime.....	1	Not guilty.

IOSCO COUNTY.

O. F. McCUTCHEON, *Prosecuting Attorney.*

Number of persons prosecuted, 20.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	7	One settled; 2 not guilty; 4 fined.
Cruelty to animals.....	1	Fined.
Disorderly conduct.....	4	Fined and sentenced.
Larceny.....	4	Two sentenced; 1 <i>not. pros.</i> entered; 1 not guilty.
Malicious injury to dwellings.....	4	Not guilty.

INGHAM COUNTY.

E. D. LEWIS, *Prosecuting Attorney.*

Number of persons prosecuted, 181.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery.....	1	Pending.
Assault and battery.....	66	Eleven acquitted; 36 convicted and fined or sentenced; 8 settled; 6 discharged; 1 dismissed; 3 discontinued; 1 fined; 1 withdrawn.
Assault with intent to murder.....	1	Pending.
Assault with intent to commit rape.....	1	Pending.
Bastardy.....	2	One pending; 1 acquitted.
Bigamy.....	1	Discharged.
Cruelty to animals.....	1	Settled.
Disturbing the peace.....	2	Gave bonds for 1 year.
Drunkenness.....	2	Fined.
Embezzlement.....	2	One settled; 1 sentence suspended.
Forgery.....	1	Convicted and sentenced.
False pretenses.....	3	One discharged; 1 pending; 1 bail forfeited.
Indecent exposure.....	1	<i>Not pros.</i> entered.
Injury to personal property.....	1	Convicted and sentenced.
Larceny.....	28	Eleven convicted and fined or sentenced; 4 discharged; 4 settled; 5 acquitted; 3 pending; 3 discontinued.
Malicious injury.....	2	One acquitted; 1 settled.
Polygamy.....	1	Convicted and sentenced.
Rape.....	2	Pending.
Robbery.....	1	<i>Not pros.</i> entered.
Surety for the peace.....	2	One discharged; one acquitted.
Violation of liquor laws.....	10	Seven convicted and fined; 1 discharged; 1 acquitted; 1 sent to jail.

IONIA COUNTY.

EDGAR M. MARBLE, *Prosecuting Attorney.*

Number of persons prosecuted, 57.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	17	Three convicted and fined \$5 each, or 10 days in jail; 2 fined \$1 and costs; 1 fined \$3 and costs; 3 fined \$15 and costs; 1 fined \$30 and costs; 1 fined \$10 and costs; 1 discharged; 2 acquitted; 1 fined \$3 and costs; 1 fined \$5 and costs; 1 sent to jail 5 days.
Burglary.....	4	Each convicted and sentenced to imprisonment for 1 year and 6 months.
Burglary and larceny.....	2	Each convicted and sentenced to imprisonment 1 year.
Disorderly conduct.....	5	One sent to House of Correction 1 year; 3 sent to House of Correction 3 months; 1 gave bonds for good behavior.
Drunkenness.....	5	Three sent to jail 5 days each; 1 sent to jail 4 days; 1 fined \$5 and costs.
False pretenses.....	1	Convicted and sentenced to imprisonment 2½ years.
Larceny.....	12	One convicted and sentenced for 2½ years; 1 convicted and sentenced 6 months; 1 convicted and sentenced 90 days in jail and fined \$100; 1 sent to House of Correction 90 days; 2 sent to Reform School until 21 years old; 3 acquitted; 1 sent to jail 1 day; 1 sent to jail 10 days; 1 sent to jail 5 days.
Murder.....	2	One convicted of manslaughter and sentenced 5 years; 1 verdict "Not guilty."
Selling intoxicating liquors.....	7	One fined \$50 and costs,—escaped; 2 fined \$25 each; 1 sent to jail 3 months.
Selling liquors to minors.....	1	Fined \$20 and costs.
Vagrancy.....	1	Sent to House of Correction 6 months.

ANNUAL REPORT OF THE

ISABELLA COUNTY.

H. H. GRAVES, *Prosecuting Attorney.*

Number of persons prosecuted, 3.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Perjury.....	1	Pending.
Selling intoxicating liquors.....	1	Sentence suspended.
Shooting with intent to kill.....	1	Defendant held to appear at Circuit Court. Released on writ of <i>habeas corpus</i> .

JACKSON COUNTY.

JAMES GOULD, *Prosecuting Attorney.*

Number of persons prosecuted, 66.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	22	Eleven acquitted; 7 convicted and fined; 3 placed under bonds; 1 convicted, sent to Work House.
Assault, firing revolver.....	1	Convicted and fined.
Assault with intent to commit murder.....	1	Acquitted.
Breaking prison.....	1	Acquitted.
Bastardy.....	1	Settled with Commissioners of the Poor.
Being disorderly.....	8	One convicted, sent to county jail; 6 convicted, sent to Work House; 1 acquitted.
Being common prostitute.....	3	One convicted, sent to Work House; 1 convicted, sentence suspended.
Cruelty to animals.....	3	One convicted and fined; 2 convicted and sentence suspended.
Fraudulent sale of mortgaged goods.....	1	Acquitted.
Keeping house of ill-fame.....	1	Convicted, sent to Work House.
Larceny.....	18	Three acquitted; 3 convicted and fined; 3 convicted, sentence suspended; 3 convicted, sent to House of Correction; 6 convicted, sent to State Prison.
Making threats.....	3	Two convicted, placed under bonds; 1 acquitted.
Malicious trespass.....	1	Acquitted.
Resisting an officer.....	1	Acquitted.
Selling unwholesome meats.....	1	Acquitted.
Selling liquor.....	4	One convicted, fined \$50; 3 acquitted.

KALKASKA COUNTY.

A. T. KELLOGG, *Prosecuting Attorney.*

Number of persons prosecuted, 1.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Breach of the peace.....	1	In jail 6 months for want of security.

KALAMAZOO COUNTY.

GEO. M. BUCK, *Prosecuting Attorney.*

Number of persons prosecuted, 191.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction.....	1	Convicted and fined \$1,000.
Adultery.....	3	One not informed against; 1 convicted and sentenced to State Prison 1 year; 1 pending.
Arson.....	1	Discharged.
Assault with intent to commit rape.....	1	Discharged.
Assault with intent to rob.....	1	Convicted and sentenced to State Prison 1 year.
Assault with intent to kill.....	1	Discharged.
Assault and battery.....	44	Three acquitted; 4 <i>not pros.</i> entered; 35 convicted,—1 sent to jail 90 days, 1 for 90 days, 1 for 30 days, 1 for 10 days, 1 for 5 days, 1 fined \$50, 2 fined \$20 each, 1 fined \$25, 4 fined \$15 each, 1 fined \$10, 3 fined \$8 each, 1 fined \$6, 6 fined \$5 each, 6 fined costs, 5 sentence suspended; 2 pending.
Breach of the peace.....	5	Convicted, and 1 sent to jail 10 days; 1 fined \$15; 1 fined \$2; 3 sentence suspended.
Burglary.....	9	Two acquitted; 1 discharged; 4 convicted,—1 sentenced to State Prison 8 months, 2 fined \$500 each, 1 fined \$100; 2 pending.
Deserting wife.....	1	Convicted and sentence suspended.
Disorderly conduct.....	85	Two discharged; 3 <i>not pros.</i> entered; 30 convicted,—1 sent to House of Correction 1 year, 1 for 6 months, 1 for 6 months, 2 for 5 months, 6 for 3 months, 1 for 60 days, and discharged on <i>habeas corpus</i> , 3 sent to jail 90 days, 1 for 20 days, 5 sentence suspended, 2 bailed.
Drunkenness.....	16	Convicted, and 5 gave recognizance for good behavior; 1 sent to jail 20 days; 1 for 10 days; 1 for 8 days; 1 for 5 days; 2 for 3 days; 1 fined \$7.50; 1 fined \$8; 3 sentence suspended.
Embezzlement.....	1	Pending.
Endangering safety of railway passengers.....	1	Pending.
False pretenses.....	5	Four discharged; 1 <i>not pros.</i> entered.
Forgery.....	1	Convicted and sentenced to State Prison 1 year.
Gaming.....	3	One <i>not pros.</i> entered; 2 convicted and fined \$5 each.
Keeping resort for prostitutes.....	1	Acquitted.
Larceny.....	83	Two acquitted; 3 discharged; 4 <i>not pros.</i> entered; 3 forfeited recognizance; 31 convicted,—and 1 sentenced to State Prison 3 years, 1 for 2 years, 1 for 1 year and 6 months, 2 for 1 year, 1 to House of Correction 4 months, 1 for 3 months, 1 to jail 6 months, 1 for 3 months, 2 for 2 months, 1 for 10 days, 1 to Reform School, 1 fined \$75, 1 fined \$50, 1 fined \$15, 1 fined \$6, 4 sentence suspended; 3 pending.
Lewdness.....	1	Convicted and sent to jail 60 days.
Malicious injury to property.....	2	Convicted,—1 sent to Reform School; 1 fined \$5.
Malicious trespass.....	1	<i>Not pros.</i> entered.
Selling diseased meat.....	1	Convicted and fined \$25.
Surety for the peace.....	5	One acquitted; 4 convicted,—3 gave surety, and 1 sent to House of Correction 6 months.
Vagrancy.....	13	Convicted,—6 sent to House of Correction; and 6 sentence suspended.
Violating liquor law.....	4	Three settled on payment of costs; 1 convicted and fined \$25.
Violating dog law.....	2	Convicted and fined \$10 each.

KENT COUNTY.

EDWIN A. BURLINGAME, *Prosecuting Attorney.*

Number of persons prosecuted, 152.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abortion.....	1	Discharged on examination.
Arson.....	1	Tried and acquitted.
Assault.....	2	Convicted and paid fine and costs.
Assault with intent to murder.....	2	One proceedings quashed; 1 pending.
Assault with intent to commit rape.....	1	<i>Not pros.</i> entered.
Assault and battery.....	82	One escaped; 1 pleaded guilty and sent to jail; 28 pleaded guilty and paid fines and costs; 18 convicted and paid fines and costs; 2 convicted and sent to jail; 7 tried and acquitted; 15 <i>not pros.</i> entered; 11 settled and costs paid; 8 pending on <i>certiorari</i> ; 1 pending on appeal.
Adultery.....	14	Two convicted and sent to State Prison; 1 convicted and sent to House of Correction; 1 pleaded guilty and sent to House of Correction; 8 <i>not pros.</i> entered; 1 proceedings quashed; 1 pending;
Abduction.....	1	<i>Not pros.</i> entered.
Attorney retaining collections.....	2	One <i>not pros.</i> entered; 1 pending.
Burning a dwelling for the insurance.....	1	Tried and acquitted.
Burglary.....	8	Two pleaded guilty and sent to State Prison; 1 <i>not pros.</i> entered.
Breach of the peace.....	7	Three pleaded guilty and gave bail; 2 tried and acquitted; 2 settled and costs paid.
Bastardy.....	5	Two settled and costs paid; 1 discharged on examination; 1 tried and acquitted; 1 <i>not pros.</i> entered.
Cruelty to animals.....	8	Two <i>not pros.</i> entered; 1 settled and costs paid.
Common prostitute.....	1	Pleaded guilty and sentence suspended.
Disorderly conduct.....	5	Three pleaded guilty and sent to jail; 1 settled; 1 <i>not pros.</i> entered.
Disturbing school.....	1	Convicted and sent to jail.
Embezzlement.....	4	One proceedings quashed; 1 <i>not pros.</i> entered; 2 reasons filed for not filing an information.
Forgery.....	1	Discharged on examination.
False pretenses.....	12	Six <i>not pros.</i> entered; 1 ball estreated; 1 tried and acquitted; 1 pending.
Indecent language on railroad train.....	1	Convicted and paid fine and costs.
Keeping house of ill-fame.....	4	Three pleaded guilty and paid fines and costs; 1 pending.
Larceny.....	67	One escaped; 2 discharged; 8 convicted and sent to State Prison; 1 convicted and sent to jail; 1 convicted and paid fine and costs; 8 pleaded guilty and sent to House of Correction; 12 pleaded guilty and sent to State Prison; 2 pleaded guilty and sent to Reform School; 6 pleaded guilty and paid fines and costs; 8 pleaded guilty and sent to jail; 2 settled and costs paid; 8 discharged on examination; 8 tried and acquitted; 15 <i>not pros.</i> entered.
Low and lascivious cohabitation.....	2	<i>Not pros.</i> entered.
Murder.....	2	One convicted of manslaughter; 1 <i>not pros.</i> entered.
Malicious injury to a dwelling.....	1	Reasons filed for not filing an information.
Malicious trespass in stealing stone.....	4	One convicted and sent to jail; 1 tried and acquitted; 2 settled and costs paid.
Maliciously killing animals.....	5	One convicted and paid fine and costs; 1 tried and acquitted; 1 proceedings quashed; 1 <i>not pros.</i> entered; 1 settled.
Maintaining a felony.....	1	<i>Not pros.</i> entered.
Obstructing a railroad.....	1	Tried and acquitted.
Perjury.....	8	Two <i>not pros.</i> entered; 1 discharged on examination.
<i>Quo warranto</i>	1	Settled.
Resisting an officer.....	1	Reasons filed for not filing an information.
Rape.....	1	Parties married and case settled.
Selling liquor.....	7	Two convicted and paid penalty and costs; 8 pleaded guilty and paid penalty and costs; 1 tried and acquitted; 1 convicted and escaped.
Tampering with a jury.....	1	Pleaded guilty and sentence suspended.
Wilful trespass in cutting timber.....	1	Settled and costs paid.

KEWEENAW COUNTY.

THOMAS B. DUNSTAN, *Prosecuting Attorney.*

Number of persons prosecuted, 7.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	2	One acquitted; 1 settled; 1, 30 days in county jail.
Larceny	2	One acquitted; 1 sentenced 3 years in State Prison; 1 sentenced 6 days in jail.
Shooting with intent to murder	1	Discharged.

LAKE COUNTY.

DARIUS C. WARNER, *Prosecuting Attorney.*

Number of persons prosecuted, 8.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	1	Fined \$10 and costs.
Burglary	1	Discharged.
Selling liquor	1	Fined \$25 and costs.

LAPEER COUNTY.

JOSEPH B. MOORE, *Prosecuting Attorney.*

Number of persons prosecuted, 38.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Cutting timber	1	Fined \$15.50.
Drunkenness and disturbing the peace	15	Eight, 10 days each in jail; 2 fined \$5 each; 4, 15 days in jail; 1, 20 days in jail.
Larceny	20	Two sentence suspended; 2, 30 days in jail; 3, 20 days; 3, 8 days; 1, 5 days; 1, 10 days; 1 fined \$20; 1, 15 months in State Prison; 1, 8 years in State Prison; 1, 1 year in State Prison; 2, 8 years in State Prison; 2, 8 years and 6 months in State Prison.
Larceny from the person	1	Acquitted.
Robbery	1	Not prosecuted.

LEELANAW COUNTY.

SETH C. MOFFATT, *Prosecuting Attorney.*

Number of persons prosecuted, 9.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery.....	5	Four fined \$5 and costs; 1 acquitted.
Barbary.....	1	Found guilty, after 90 days released under relief of poor debtors.
Selling liquor.....	3	Fined \$25 and costs.

LENAWEE COUNTY.

EDMUND B. SAYERS, *Prosecuting Attorney.*

Number of persons prosecuted, 129.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery.....	1	<i>Not pros.</i> entered.
Assault and battery.....	86	Four not guilty; 4, 3 months in House of Correction; 1, 65 days in jail; 1, \$100 fine; 3, \$30 fine and costs; 2, \$30 fine and costs; 1, \$35.75 fine and costs; 1, \$33.50 fine and costs; 1, \$33.90 fine and costs; 1, \$15 fine and costs; 1, \$11.75 fine and costs; 1, \$31.75 fine and costs; 1, \$18 fine and costs; 4, \$5 fine and costs; 1, \$35 fine and costs; 2, \$10 fine and costs; 1, \$8 fine and costs; 2, \$1 fine and costs; 1, 15 days in jail; 1 Reform School until 21.
Assault with intent to murder.....	1	One year in House of Correction, and \$300 fine.
Bigamy.....	1	One year in State Prison.
Burglary.....	4	Two, 5 years in State Prison; 1, 2 years in State Prison; 1 <i>not pros.</i> entered.
Cruelty to animals.....	1	\$35.75 fine and costs.
Disorderly conduct.....	12	Eight, 1 year in House of Correction; 3, 6 months in House of Correction; 1 not guilty.
Embezzlement.....	1	\$75 fines and costs.
Forgery.....	2	One year in State Prison.
False pretense.....	2	One not guilty; 1, \$15 fine.
Keeping bawdy house.....	2	One year in House of Correction.
Larceny.....	6	Two, 1 year in State Prison; 1, 2 years in State Prison; 1, \$500 fine; 1, \$100 fine; 1 not guilty.
Murder.....	2	One not guilty; 1 <i>not pros.</i> entered.
Nuisance.....	1	Fined \$5 and costs.
Perjury.....	3	<i>Not pros.</i> entered.
Petty larceny.....	30	Seven, Reform School until 21; 4, 90 days in House of Correction; 5, 65 days in House of Correction; 1, 30 days in jail; 2, \$75 fine and costs; 1, \$30 fine and costs; 1, \$35 fine and costs; 2, \$10 fine and costs; 1, \$5 fine and costs; 4 sentence suspended.
Resisting an officer.....	8	One, 6 months in House of Correction; 1, 3 months in State Prison; 1, \$18 fine.
Riot.....	3	Not guilty.
Robbery.....	1	One year in State Prison.
Stealing from person.....	4	One, 1½ years in State Prison; 1, 3 years in House of Correction; 1, 2½ years in House of Correction; 1 <i>not pros.</i> entered.
Stealing from dwelling.....	8	One, 1 year in State Prison; 2, 1 year in House of Correction.
Stealing from store in daytime.....	4	Two, 1 year in State Prison; 2, 1 year in House of Correction.
Seduction.....	1	One year in State Prison.
Violation of the liquor law.....	6	One, \$50 fine and costs; 1, \$40 fine and costs; 1, \$25 fine and costs; 2, \$15 fine and costs; 1, \$10 fine and costs.

LIVINGSTON COUNTY.

ANDREW D. WADDELL, *Prosecuting Attorney.*

Number of persons prosecuted, 42.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to murder.....	1	Tried, jury disagreed.
Assault and battery	28	Sent to House of Correction, 1; fined, 11; acknowledged satisfaction and discharged, 8; jury disagreed and defendants discharged, 3.
Disorderly conduct.....	1	Complaint by wife,—withdrawn.
Drunkenness.....	2	Convicted and fined, 2.
False pretenses.....	2	Discontinued, 2.
Injury to shade trees.....	1	Convicted and fined.
Larceny (petty).....	5	Sent to House of Correction, 1; fined, 1; not arrested, 1; discontinued, 2.
Larceny	4	Discharged on account of insanity, 1; discharged after examination, 2; not arrested, 1.
Malignant mischief.....	1	Discharged on examination for want of proof.
Nuisance.....	1	Bound over to Circuit Court and case pending.
Pointing dangerous weapon without malice.....	1	Discontinued.

MACOMB COUNTY.

JAMES B. ELDREDGE, *Prosecuting Attorney.*

Number of persons prosecuted, 46.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Accessory to murder after fact	1	Acquitted.
Assault and battery	27	Six acquitted; 8 satisfaction acknowledged before trial; 10 convicted,—and 1 fined \$40, 1 fined \$20, 5 fined \$15 each, 1 fined \$12, 1 fined \$3, and 1 fined \$5; 1 sentence suspended; 1 fined \$30; 1 fined \$25.
Assault with intent to murder.....	1	Convicted of assault and battery, committed to House of Correction 60 days.
Assault with intent to commit rape.....	1	Still pending.
Disorderly conduct.....	1	Bonds required.
Drunkenness.....	8	Convicted and fined each \$5 and costs.
Embezzlement	8	Two <i>not pros.</i> entered; 1 still pending.
Embezzlement of property mortgaged.....	1	Convicted, fined \$50.
Larceny	8	One convicted, sentenced 60 days; 1 acquitted; 1 non-suiting information, approved.
Lewd and lascivious cohabitation.....	2	Still pending.
Murder	1	Acquitted.
Resisting officer.....	1	<i>Not pros.</i> entered.
Seduction	1	<i>Not pros.</i> entered.

MANISTEE COUNTY.

BYRON M. CUTCHEON, *Prosecuting Attorney.*

Number of persons prosecuted, 112.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	2	Discharged on examination.
Arson	3	Discharged on examination.
Assault and battery	38	Two acquitted; 31 convicted. Those convicted were punished as follows: 4 fined \$1 and costs, 1 fined \$2 and costs, 4 fined \$5 and costs, 13 fined \$5 and costs, 1 fined \$10 and costs, 3 fined \$15 and costs, 1 fined \$25 and costs, 1 fined \$50 and costs, or 8 months in jail by the justice trying it—appealed to Circuit Court—convicted and fined \$200 or 1 year in jail—now in jail, 1 sent to jail 5 days, 1 sent to jail 8 days, 1 sent to jail 30 days, 1 settled on satisfaction of party and payment of costs.
Assault with intent to murder	4	One convicted of assault and battery, fined \$300; 1 convicted of assault and battery, fined \$50; 1 bound over, awaiting trial; 1 discharged on examination.
Assault with fire-arms	2	Acquitted.
Attempt to murder	2	Discharged on examination.
Attempt to burn insured building with intent to fraud	2	One <i>not pros.</i> entered; 1 tried twice in the Circuit Court,—acquitted.
Bastardy	2	One compromised by giving security for support of child; 1 <i>not pros.</i> entered.
Burglary	3	One bound over, awaiting trial; 2 discharged on examination.
Drunkenness	1	Convicted, fined \$5.
Extortion	2	One <i>not pros.</i> entered; 1 acquitted.
Escape, permitting unlawful	2	Acquitted on ground of informality in commitment.
Larceny	11	Discharged on examination, 3; acquitted on trial, 2; convicted, 5,—punished as follows: 1 State Prison 6 months, 1 fined \$50, 1 fined \$30, 1 sentence suspended, 1 settled by paying costs.
Murder	1	Tried twice, jury disagreed,—out on \$2,500 bail.
Malicious injury	1	Bound over, awaiting trial.
Nuisance to highway	4	Discharged on examination.
Perjury	1	Bound over, awaiting trial.
Resisting officer	4	Two fined \$30 each; 1 fined \$25; 1 still pending in Circuit Court.
Seduction	2	One settled by marriage of parties; 1 discharged on examination.
Surety for the peace	4	Acquitted, 2; bound in \$100, 1; bound in \$200, 1.
Selling intoxicating liquors in violation of statute	23	Acquitted, 2; Convicted, 20,—17 fined \$25, 3 fined \$50.
Selling liquor to minors	2	Fined \$20 each.
Uttering forged order	2	Convicted, 1; sentence suspended, acquitted on trial, 1.

MARQUETTE COUNTY.

JAMES E. DALLIBA, *Prosecuting Attorney.*

Number of persons prosecuted, 100.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	49	Thirty-five convicted and fined or sent to jail; 9 acquitted; 5 settled.
Assault with intent to murder	5	One <i>not pros.</i> entered; 1 reasons filed; 2 acquitted; 1 convicted of assault and fined.
Assault with intent to commit rape	1	<i>Not pros.</i> entered.
Bastardy	1	Convicted and bonds given.
Burglary	1	Convicted and sent to State Prison.
Careless use of fire arms	1	Convicted and fined.
Embezzlement	1	Convicted and sent to State Prison.
Escape (negligent)	2	<i>Not pros.</i> entered.
Escape (voluntary)	2	<i>Not pros.</i> entered.
Interfering with laborers	1	<i>Not pros.</i> entered.
Keeping house of ill-fame	8	Pending.
Petit larceny	8	Five convicted and fined or sent to jail; 3 acquitted.
Grand Larceny	9	Four convicted and sent to State Prison; 2 escaped from jail; 2 <i>not pros.</i> entered; 1 pending.
Mayhem	1	Acquitted.
Manslaughter	1	Acquitted.
Rape	2	Convicted and sent to State Prison.
Resisting officer	1	<i>Not pros.</i> entered.
Riot	4	<i>Not pros.</i> entered.
Robbery	2	One escaped from jail; 1 <i>not pros.</i> entered.
Selling intoxicating liquors	6	Convicted and fined.

MASON COUNTY.

S. D. HAIGHT, *Prosecuting Attorney.*

Number of persons prosecuted, 40.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	18	Eight fined \$5 and costs; 2, \$10 and costs; 2, \$3 and costs; 2 not guilty; 4 discharged.
Cutting timber on land of another	1	Pending in Circuit Court.
Disorderly conduct	2	Gave bonds for good behavior.
Drunkenness	14	Ten fined \$5 and costs; 2, 12 days in jail; 2 fined \$5, —fine remitted.
Larceny	4	One sentenced to State Prison 3 years; 2 discharged; 1 still pending.
Selling liquor	3	Two fined \$25 each; 1 not guilty.

MECOSTA COUNTY.

BENJAMIN F. GRAVES, *Prosecuting Attorney.*

Number of persons prosecuted, 86.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to murder.....	1	Pending.
Assault with intent to commit rape.....	2	One discharged on examination; 1 <i>not pros.</i> ent'rd.
Arson.....	1	Still pending.
Assault and battery.....	22	Seven tried and acquitted; 12 convicted,—2 <i>not pros.</i> entered, 1 settled—satisfaction acknowledged, 2 fined; 8 sentence suspended.
Bastardy.....	2	One settled; 1 pending.
Conspiracy.....	2	Pending.
Careless use of fire-arms.....	1	Found guilty, sentence suspended.
Disorderly conduct.....	15	Four sent to House of Correction; 6 fined; 5 fined and imprisoned.
Embezzlement.....	2	One pending; 1 discharged on examination.
Forgery.....	1	Pending.
False pretenses.....	1	Pending.
Larceny (\$25 and over).....	5	One discharged on examination; 2 pending; 1 found guilty, sent to State Prison 1 year and 4 months; 1 <i>not pros.</i> entered.
Larceny (\$25 and under).....	10	Two acquitted; 8 found guilty,—4 fined, 2 sent to House of Correction, 1 sent to jail 15 days, 1 sentence suspended.
Murder.....	1	Acquitted.
Malicious mischief.....	1	Sentence suspended.
Perjury.....	2	One discharged on examination; 1 <i>not pros.</i> ent'rd.
Receiving stolen property.....	1	Pending.
Surety for the peace.....	6	Four found sureties; 1 acquitted; 1 dismissed.
Selling by way of lottery.....	2	Discharged on examination.
Violation of liquor law.....	8	Five convicted,—1 judgment reversed, 1 discharged on <i>habeas corpus</i> , 1 acquitted; 1 demurred, 1 <i>not pros.</i> entered.

MENOMINEE COUNTY.

THOMAS B. RICE, *Prosecuting Attorney.*

Number of persons prosecuted, 58.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault.....	1	Fined \$15.
Assault and battery.....	18	Four fined \$10 each; 10 fined \$5 each; 1 fined \$1; 1 settled; 1 acquitted; 1, 10 days in county jail.
Assault with intent to murder.....	1	Discharged.
Breach of the peace.....	8	Fined \$5 each.
Burglary.....	1	Four years in State Prison.
Cruelty to animals.....	1	Four years in State Prison.
Drunkenness.....	15	Fourteen fined \$5 each; 1, \$10.
False pretenses.....	1	Acquitted.
Larceny.....	2	One acquitted; 1 escaped.
Selling liquor.....	15	Eleven fined \$25 each, 1 fined \$50; 2 acquitted; 1 discontinued.
Trespass on private land.....	1	Pending.

MIDLAND COUNTY.

JAMES VAN KLEECK, *Prosecuting Attorney.*

Number of persons prosecuted, 81.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	3	Discharged on examination.
Arson	1	Pending.
Assault and battery	23	one convicted, fined \$40 and costs,—paid; 4 convicted, fined \$10 and costs,—paid; 4 convicted, fined \$5 and costs,—paid; 1 convicted, fined \$5 and costs,—appealed; 1 convicted, fined \$1 and costs,—paid; 1 escaped; 3 convicted and sent to Detroit House of Correction 90 days; 3 convicted, sentence suspended; 3 settled, costs paid; 3 discharged; 1 convicted, sent to jail 10 days.
Assault with intent to commit murder	17	One convicted of assault and battery and fined \$150,—paid; 3 complaint withdrawn; 3 <i>not pros.</i> entered,—discharged; 10 pending.
Abortion	1	Complaint withdrawn.
Burglary	1	<i>Not pros.</i> entered after disagreement of jury.
Disorderly conduct	1	Sent to Detroit House of Correction.
Drunkenness	7	Six fined \$5 and costs,—paid; 1 sent to county jail 10 days.
Destroying dwelling house	3	<i>Not pros.</i> entered, costs paid by defendants.
Destroying public property	1	Convicted, fined \$5 and costs,—paid.
Embezzlement by public officer	1	Complaint withdrawn.
False pretense	1	Discharged on examination.
Habeas corpus	5	Three held; 2 discharged.
Larceny	3	Two discharged on examination; 1 complaint withdrawn and costs paid by complaining witnesses.
Larceny from dwelling house	1	Pending.
Murder	1	Complaint withdrawn.
Petit larceny	7	Two convicted and fined \$5,—paid; 1 convicted and fined \$1 and costs,—paid; 3 convicted, sentence suspended; 1 convicted, fined \$10,—appealed, pending.
Rape	3	One convicted and sent to State Prison for 3 years; 1 pending.
Selling liquor	3	Two convicted and paid \$25 each; 1 appealed.
Trespass to highway	1	Discharged on trial.

MISSAUKEE COUNTY.

A. C. LEWIS, *Prosecuting Attorney.*

Number of persons prosecuted, 1.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	1	Fined \$40.

MONROE COUNTY.

JOSEPH D. RONAN, *Prosecuting Attorney.*

Number of persons prosecuted, 94.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	1	Convicted, sentenced to House of Correction.
Arson	1	Acquitted.
Assault and battery	49	Twenty-six convicted,—16 fined, 5 sent to House of Correction, 4 sent to county jail, 1 sentence suspended; acquitted, 5; discontinued, 3; settled, 15.
Assault	1	Convicted and fined.
Bigamy	1	Convicted, sentenced to State Prison.
Buggery	1	Convicted, sentenced to House of Correction.
Cruelty to animals	1	Convicted and fined.
Conspiracy	1	<i>Nol. pros.</i> entered.
Disorderly conduct	1	Convicted sentenced to House of Correction.
Grand larceny	3	Three convicted,—1 sentenced to House of Correction, 2 sent to State Prison.
Murder	1	Convicted, sentenced to House of Correction for 7 years.
Petit larceny	16	Twelve convicted,—5 paid fine, 5 sent to House of Correction, 2 sent to Reform School; 4 acquitted.
Surety for the peace	5	Five convicted,—3 gave bonds, 2 committed in default of bonds.
Threatening conversation	1	<i>Nol. pros.</i> entered.
Willful trespass	1	Convicted, sentenced to House of Correction 90 days.

MONTCALM COUNTY.

ALBERT H. THOMAS, *Prosecuting Attorney.*

Number of persons prosecuted, 49.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	17	One discontinued; 3 fined \$5 each; 3 fined \$5 each; 2 fined \$25 each; 3 fined \$15 each; 1 fined \$10; 3 fined \$1; 1 fined \$4; 1 discharged.
Drunkenness	8	Two fined \$5 and costs; 1 fined \$5.
Larceny	12	One absconded; 1 escaped; 5 discharged; 2 sent to Reform School; 1 sentence suspended; 1 fined \$5 and costs; 1 fined \$15 and costs.
Leaving animals unburied	1	Fined \$15 and costs.
Murder	1	Convicted and sent to State Prison for 8 years.
Selling liquor	15	Nine fined \$25 each; 1 absconded; 3 discontinued; 2 sued out on a writ of <i>habeas corpus</i> .

MUSKEGON COUNTY.

FRANCIS SMITH, *Prosecuting Attorney.*

Number of persons prosecuted, 115.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	55	Twenty-five tried before justice court, and found guilty and fined from \$1 to \$25, exclusive of costs, and fines paid; 3 complainants acknowledged satisfaction; 5 gave recognizance to keep the peace; 20 discharged for various reasons, including several on suspended sentence; 8 imprisoned from 8 to 60 days, not paying fine as alternative.
Assault with intent to commit rape	1	Sent to State Prison for 9 years and 6 months.
Arson	1	Tried, found not guilty by jury in Circuit Court.
Adultery	2	Found not guilty.—discharged.
Assault with fire-arms	1	Awaiting trial in Circuit Court.
Assault with intent to murder	4	One found not guilty; 3 <i>not pros.</i> entered,—witnesses either hid or left the country; 1 discharged on examination.
Burglary	2	One found guilty, Court suspended sentence; 1 discharged on examination.
Disorderly conduct (recognizance for the peace)....	7	Two discharged; 1 Detroit House of Correction; 2 discharged on examination; 1 on paying costs; 1 on his own recognizance.
Embezzlement	1	Discharged on examination.
Grand larceny	6	Two to Circuit Court for trial; 1 tried by Circuit Court,—fined; 1 <i>not pros.</i> entered; 2 broke jail before trial.
Interfering with mechanics	1	Guilty, sentence suspended.
Murder	1	Awaiting trial.
Petit larceny	27	One sentence suspended by Court; 5 not guilty and discharged; 2 sent to Reform School, Lansing; 1, 6 days in jail; 1 discharged, under 8 years of age; 2 small boys, 1 paid fine \$5, 1 to jail 8 days; 1, 30 days in jail; 1 fined \$5 and costs,—paid; 2 fined \$15 and costs,—1 appealed to Circuit Court, found guilty and fined; 2, 1 fined \$5.50 and costs, 1, \$5 and costs; 8 found guilty,—2 to jail 5 days, 1 discharged; 2, 10 days in jail each; 4,—1 discharged, 1 sentence suspended, 2 sent to Reform School.
Rape	1	Sent to State Prison for life.
Selling unwholesome food	1	Not guilty.
Violation of liquor law	4	Fined \$25 each.

NEWAYGO COUNTY.

ALBERT G. DAY, *Prosecuting Attorney.*

Number of persons prosecuted, 29.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault	1	Sent to House of Correction 90 days.
Assault and battery	10	Three fined \$10 each; 1 fined \$5; 2 fined \$50 each; 2 fined \$20 each; 1 fined \$100 or 8 months in House of Correction; 1 <i>not pros.</i> entered; 1 fined \$100 or 80 days in jail.
Assault with intent to murder	1	Guilty of assault,—sentence suspended.
Assault with intent to commit rape	1	Acquitted.
Disturbing religious meeting	1	Fined \$1 and costs.
Grand larceny	2	One discontinued; 1 discharged.
Petit larceny	2	One acquitted; 1 fined \$1 and costs.
Selling liquor	9	Each fined \$25 and costs.
Surety for the peace	2	One <i>not pros.</i> entered; 1 convicted and gave bonds.

OAKLAND COUNTY.

CHARLES DRAPEE, *Prosecuting Attorney.*

Number of persons prosecuted, 217.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction	5	Pending.
Arson	8	Discharged.
Attempting to burn a barn	1	Sent to State Prison for 7 years.
Assault and battery	64	Thirty-seven convicted,—30 of whom were fined various sums, from \$5 to \$30; 9 sentence suspended; 3 sent to jail 10 days each; 16 acquitted.
Assault with intent to murder	1	Convicted of assault and battery, not sentenced.
Assault with intent to commit rape	1	Discharged.
Bastardy	4	One not arrested; 1 discharged; 1 pending; 1 <i>not. pros.</i> entered.
Burglary and larceny	8	Each convicted and sent to State Prison for the term of 2 years.
Disorderly conduct	15	Six acquitted; 8 entered into recognizance to keep the peace; 1 sent to House of Correction for 6 months.
Drunkenness and disorderly conduct	48	One acquitted; 1 sent to House of Correction 60 days; 1 sent to House of Correction 65 days; 1 sent to jail 10 days; 1 fined \$15; 1 fined \$10; 10 fined \$5 each; and 32 sentence suspended.
Embezzlement	1	Sentenced to Reform School until 21 years old.
False pretenses	2	One discharged; 1 pending.
Forgery	8	One discharged; 2 pending.
Grand larceny	18	Three discharged; 5 acquitted; 3 convicted,—1 fined \$50, 2 each sentenced to State Prison 3 years; 4 escaped from jail.
Kidnapping	1	Discharged.
Murder	2	Discharged.
Mayhem	1	Sentenced to State Prison for 2 years.
Perjury	8	Two discharged; 1 sentenced to State Prison for 10 months.
Petit larceny	21	Five <i>not. pros.</i> entered; 5 acquitted; 3 sentence suspended; 2 sent to House of Correction 6 months each; 1 sent to House of Correction 90 days; 1 sent to House of Correction 65 days; 2 sent to House of Correction 60 days; 1 sent to jail 20 days; 1 fined \$5.
Receiving stolen property	1	Discharged.
Selling liquor to minors	2	Discharged.
Selling spirituous liquors	8	Four acquitted; 1 <i>not. pros.</i> entered; 3 fined \$25 each and costs.
Threats	4	One entered into recognizance to keep the peace; 3 acquitted.
Willful trespass	5	Sentence suspended.

ONTONAGON COUNTY.

GUSTAVUS H. BEARDSLEY, *Prosecuting Attorney.*

Number of persons prosecuted, 7.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	1	Fined \$30.
Forgery	2	Escaped.
Larceny	1	<i>Not. pros.</i> entered.
Malicious trespass	1	Continued until June, 1874.
Selling spirituous liquors	2	Fined \$25 each.

OCEANA COUNTY.

ROBERT MONTGOMERY, *Prosecuting Attorney.*

Number of persons prosecuted, 37.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault.....	1	Fined \$20 and costs.
Assault and battery.....	10	One sentenced 20 days in jail; 1 <i>not. pros.</i> entered; 3 fined \$10 and costs each; 2 fined \$5 and costs each; 1 fined \$20 and costs; 2 acquitted.
Assault with intent to murder.....	1	Sentenced to State Prison 4 years.
Attempt to commit larceny.....	1	Sentenced 90 days.
Cruelty to animals.....	1	Fined \$2 and costs.
Grand larceny.....	1	Sentenced to 60 days imprisonment.
Manslaughter.....	1	Sentence suspended.
Petit larceny.....	3	One fined \$25; 1 fined \$1 and costs; 1 <i>not. pros.</i> entered.
Rape.....	1	Sentenced to State Prison 3 years.
Selling liquor.....	5	Three convicted of first offense; 1 discontinued; 1 no cause of action.
Stealing from person.....	1	<i>Not. pros.</i> entered.
Willful trespass.....	1	Fined \$30.

OSCEOLA COUNTY.

C. O. TRUMBULL, *Prosecuting Attorney.*

Number of persons prosecuted, 80.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to kill.....	5	Two <i>not. pros.</i> entered; 3 discharged.
Assault and battery.....	8	Two fined \$10 each and costs; 1 fined \$25 or 90 days in jail; 1 escaped; 1 fined \$1 and costs; 1 fined \$3 and costs; 2 acquitted.
Bastardy.....	1	Settled by marriage.
Disorderly conduct.....	3	Two sent to House of Correction for 1 year each; 1 gave bonds for 6 months.
False pretenses.....	1	<i>Not. pros.</i> entered.
Grand larceny.....	2	One sent to House of Correction 15 months; 1 discharged.
Malicious mischief.....	1	<i>Not. pros.</i> entered.
Petit larceny.....	3	Two fined \$10 each; 1 acquitted.
Selling liquor.....	6	Three <i>not. pros.</i> entered; 1 acquitted; 2 fined \$25 each and costs.

OTTAWA COUNTY.

STEPHEN L. LOWING, *Prosecuting Attorney.*

Number of persons prosecuted, 72.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	25	One sent to jail 10 days; 1 acquitted; 5 fined \$5; 8 fined \$10; 3 fined \$1; 2 sent to county jail 30 days; 1 settled; 2 sent to House of Correction 30 days; 2 fined \$2; 1 fined \$100; 1 sent to jail 30 days; 1 fined \$30; 2 pending.
Assault with intent to murder	1	Forfeited bail and collected \$1,000.
Assault with intent to commit rape	1	Pending.
Breach of the peace	2	One gave bonds; 1 sent to the House of Correction for 6 months.
Burglary	10	One fined \$500; 1 forfeited bail; 1, 3 months in the House of Correction; 1 sentence suspended; 1 sent to State Prison 8 years; 1, 4 years; 1, 5 years; 2 pending; 1 transferred to Kent county.
Bastardy	1	<i>Not pros.</i> entered.
False pretenses	2	One <i>not pros.</i> entered; 1 discharged.
Intoxication	3	Each 10 days in jail.
Indecent exposure	2	Pending.
Larceny	10	Three discharged; 1 acquitted; 1 <i>not pros.</i> entered; 1 sent to House of Correction; 1, 30 days in jail; 1, 15 days; 1, 30 days; 1 forfeited bail.
Rape	1	Pending.
Receiving stolen goods	1	Compromised.
Riot	8	Fined \$50 each.
Violation of the liquor law	9	Seven fined \$25 each; 2 appealed and pending.
Violating regulations of Board of Health	1	Convicted and fined,—appealed and pending.

SAGINAW COUNTY.

WILLIAM GILLET, *Prosecuting Attorney.*

Number of persons prosecuted, 457.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction	1	Pending.
Adultery	1	Discharged.
Assault	1	Fined \$1.
Assault with intent to murder	8	Pending.
Assault and battery	209	Six acquitted; 1 dismissed; 33 discharged; 1 discharged on <i>certiorari</i> ; 8 settled; 1 settled, defendant paying costs; 1 settled, defendant paying costs and fine; 1 settled, defendant paying \$50 fine; 1 recognizance forfeited; 4 under suspended sentences; 4 pending; 154 convicted and fined as follows, viz.: 1 pleaded guilty and fined \$65,—found guilty,—1, \$100; 1, \$50; 2, \$25; 6, \$20; 6, \$15; 24, \$10; 9, \$5; 4, \$3; 24, \$5; 2, \$4; 14, \$3; 6, \$2; 11, \$1; 7, 6 cents; 2, \$50, or 60 days in jail; 1, \$30, or 30 days in jail; 8, \$15, or 20 days in jail; 1, \$15, or 8 days in jail; 1, \$8, or 20 days in jail; 1, \$5, or 15 days in jail; 1, \$3, or 10 days in jail; 6, 30 days in jail; 1, 25 days in jail; 5, 20 days in jail; 5, 15 days in jail; 1 House of Correction 1 year; 6 House of Correction 3 months; 1 House of Correction 90 days; 1 House of Correction 60 days.
Bastardy	3	Two settled; 1 parties married.
Burglary	8	Five pending; 1 fined \$3; 2 dismissed.
Breach of the peace	7	Discharged.

SAGINAW COUNTY—CONTINUED.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Common prostitution	10	One acquitted; 3 gave bonds; 2 sentenced House of Correction 6 months each; 1 sentenced House of Correction 3 months; 1 fined \$300, or sentenced to House of Correction 1 year.
Cruelty to animals	1	Pending.
Drunkenness	20	Eight sentenced House of Correction 3 months; 1 sentenced House of Correction 6 months; 1 sentenced House of Correction 1 year; 2 sentenced House of Correction 2 years each; 1 gave recognizance of \$300; 1 bonds for \$300, or sentenced to House of Correction 6 months; 2 sentence suspended; 1 committed 30 days to jail; 2 discharged; 1 gave bonds for good behavior.
Embezzlement	4	One sentenced to State Prison 2 years; 2 discharged; 1 pending.
False pretenses	3	One recognizance forfeited; 2 discharged.
Forgery	3	One pending; 2 discharged.
Ill-fame, keeping a house of	5	One sentenced to House of Correction 6 months; 2 recognizance forfeited; 2 <i>not pros.</i> entered.
Ill-fame, residing in a house of	9	One fined \$5, or 10 days in jail; 2 pending; 2 each fined \$300, or sentenced 6 months to House of Correction; 2 discharged; 1 sentenced to House of Correction 6 months.
Larceny	119	Thirty-eight discharged; 31 pending; 3 sentenced to State Prison 1 year each; 2 sentenced to State Prison 2 years each; 1 sentenced to State Prison 3 years; 3 acquitted; 1 recognizance forfeited; 2 sentence suspended; 1 <i>not pros.</i> entered; 1 fined \$20, or 6 months in House of Correction; 1 fined \$15, or 3 months in House of Correction; 1 fined \$30; 5 committed to jail 20 days each; 2 committed to jail 20 days each, or fined \$15 each; 2 sentenced to House of Correction 60 days each; 9 sentenced to House of Correction 3 months each; 2 committed to jail 15 days each; 2 fined \$15 each; 4 committed to jail 30 days each; 1 fined \$20, or 30 days in jail; 1 fined \$75; 8 fined \$10; 1 fined \$20, or 20 days in jail; 1 fined \$12, or 20 days in jail; 1 fined \$5, or 20 days in jail; 1 sentenced 75 days to House of Correction; 1 fined \$1; 1 committed to jail 12 days; 5 fined \$5 each; 1 fined \$20; 1 fined \$3.
Mayhem	1	Discharged.
Murder	2	One acquitted; 1 jury disagreed.
Neglecting to support family	3	One escaped; 1 gave recognizance; 1 sentenced to House of Correction 3 months.
Nuisance	3	Fined \$5 each.
Perjury	5	Two discharged; 1 recognizance forfeited; 1 sentence suspended; 1 dismissed.
Rape	4	Two acquitted; 2 pending.
Receiving stolen goods	1	Recognizance forfeited.
Resisting officer	2	Two pending; 1 dismissed.
Robbery	10	One sentenced to State Prison 7 years; 2 sentenced to State Prison 5 years each; 1 sentenced to State Prison 3 years; 2 recognizance forfeited; 4 pending.
Setting fire to a dwelling	1	<i>Not pros.</i> entered.
Threats	1	Gave bonds to keep the peace.
Threatening to murder	4	One discharged; 1 sent to House of Correction 1 year; 1 gave recognizance for 1 year; 1 gave recognizance to keep the peace.
Trespass	4	Two discharged; 1 fined \$10; 1 committed to jail 15 days.
Vagrancy	28	One acquitted; 7 sent to House of Correction 3 months each; 11 discharged; 6 sentence suspended; 2 committed 30 days each in jail; 1 sent to House of Correction 6 months.

SANILAC COUNTY.

WATSON BEACH, *Prosecuting Attorney.*

Number of persons prosecuted, 89.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	7	Two satisfaction acknowledged; 2 fined \$5 each; 1 fined \$8; 1 fined \$10.
Assault with intent to murder	4	Pending.
Adultery	1	Pending.
Cruelty to animals	1	Fined \$10.
Larceny from dwelling	1	Acquitted.
Murder	2	One verdict manslaughter,—5 years; 1 acquitted.
Malicious injury to dwellings	4	Three <i>not pros.</i> entered: 1 pending.
Malicious injury to personal property	8	One satisfaction acknowledged; 1 acquitted; 1 pending.
Perjury	1	Pending.
Polygamy	1	Escaped.
Rape	4	One <i>not pros.</i> entered; 1 broke jail; 1 escaped officer; 1 <i>habeas corpus.</i>
Seduction	2	One married; 1 reasons filed for not filing information.
Surety for the peace	2	One complaint withdrawn; 1 held at \$100.
Violation of liquor laws	6	One discontinued; 1 fined \$50; 1 dismissed; 1 acquitted; 2 discontinued.

SCHOOLCRAFT COUNTY.

M. H. MAYNARD, *Prosecuting Attorney.*

Number of persons prosecuted, none.

No criminal business.

SHIAWASSEE COUNTY.

S. TITUS PARSONS, *Prosecuting Attorney.*

Number of persons prosecuted, 70.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery.....	3	Discharged.
Assault and battery.....	16	Three fined \$10 and costs each; 1 fined \$11.50; 4 acquitted; 2 committed 5 days each; 1 fined \$15.50 and costs; 1 fined \$50 and costs; 1 fined \$15 and costs; 1 fined \$3 and costs; 1 sentenced 30 days; 1 fined costs.
Assault with intent to murder.....	3	One convicted of battery and sentenced 60 days; 1 pleaded guilty, convicted of battery, and paid \$300 and costs.
Assault with intent to commit rape.....	1	Forfeited bail of \$1,000.
Burglary and larceny.....	6	Three pleaded guilty; 2 sentence suspended; 2 pending; 1 sentenced to Reform School until 21 years old; 1 acquitted.
Cruelty to animals.....	1	Acquitted.
Disturbing religious meeting.....	1	Fined \$10 and costs.
Drunkenness.....	7	Three acquitted; 4 each fined \$5 and costs.
False pretense.....	4	One escaped; 1 sentenced to State Prison 6 years; 1 discharged; 1 pending.
Grand larceny.....	10	One pending; 1 acquitted; 3 <i>not pros.</i> entered; 1 sentenced to State Prison 6 months; 1 sentenced to State Prison 9 months; 1 sentenced to State Prison 1 year; 1 sentenced to State Prison 2 years and 6 months; 1 sentenced to State Prison 3 years and 6 months.
Murdering by poison.....	1	Pending.
Petit larceny.....	3	Two acquitted; 1 sent to Reform School until 21 years old.
Resisting officer.....	2	One pending; 1 discharged.
Selling liquor.....	3	Two fined \$25 and costs each; 1 fined \$25, but discharged on writ of <i>habeas corpus</i> .
Willful injury to personal property.....	1	Pending.
Willful trespass in cutting timber.....	3	Five discharged; 2 each fined \$35 and costs; 1 discharged.

ST. JOSEPH COUNTY.

EDWIN W. KEIGHTLEY, *Prosecuting Attorney.*

Number of persons prosecuted, 52.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery.....	3	One pending; 1 forfeited recognizance \$200; 1 sentenced to House of Correction 6 months.
Arson.....	1	Discharged.
Assault and battery.....	4	One fined \$10; 1 fined \$5; 2 fined \$25 each.
Assault with intent to murder.....	2	Convicted of assault and battery,—1 fined \$25, 1 sentenced 30 days.
Burglary and larceny.....	2	One acquitted; 1 sentenced to State Prison 5 years.
Bastardy.....	1	Escaped from officer.
Drunkenness.....	2	Fined \$5 each.
Disturbing religious meeting.....	2	Discharged.
Embezzlement.....	1	Escaped from jail.
False pretenses.....	1	<i>Not pros.</i> entered.
Forgery.....	1	Sentenced to State Prison 3 years.
Larceny.....	5	One <i>not pros.</i> entered; 1 escaped; 2 fined \$50 each; 1 fined \$100.
Riotous proceedings.....	10	Fined \$10 each.
Selling liquor.....	17	Fifteen fined \$25 each; 2 fined \$30 each.

ST. CLAIR COUNTY.

WM. GRACE, *Prosecuting Attorney.*

Number of persons prosecuted, 51.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	17	Five acquitted; 10 convicted and fined; 2 convicted and sent to jail.
Assault with intent to murder	8	Convicted of assault and battery and fined.
Bigamy	2	One <i>not pros.</i> entered; 1 run away, bail prosecuted.
Burglary	1	<i>Not pros.</i> entered.
Embezzlement	1	Continued.
False pretenses	1	Convicted, sent to House of Correction 1 year.
Larceny	25	One convicted, sent to State Prison 1 year; 1 convicted, sent to State Prison 3 years; 10 convicted and imprisoned in county jail; 10 convicted and fined; 8 acquitted.
Murder	1	Continued.

TUSCOLA COUNTY.

H. P. ATWOOD, *Prosecuting Attorney.*

Number of persons prosecuted, 24.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault and battery	15	Three fined \$30 each; 8 acquitted; 1 fined \$4; 1 fined \$4 and costs; 2 fined \$10 and costs; 2 fined \$20 and costs each; 1 fined \$10; 1 fined \$15 and costs; 1 pending.
Assault with intent to murder	2	Pending.
Cruelty to animals	1	Pending.
Killing a dog	1	Fined \$1 and costs.
Larceny	4	One fined \$20 and costs; 1 acquitted; 2 pending.
Rape	1	Pending.

VAN BUREN COUNTY.

DARIUS E. COMSTOCK, *Prosecuting Attorney.*

Number of persons prosecuted, 55.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Abduction.....	1	<i>Not pros.</i> entered.
Arson.....	1	<i>Not pros.</i> entered.
Assault and battery.....	16	One fined \$50; 3 fined \$1 and costs; 1 fined \$3 and costs; 1 fined \$30 and costs; 1 fined \$200 and costs; 1 pending; 1 discharged; 1 fined \$35 and costs, and confined 30 days in jail; 1 complaint withdrawn and costs paid; 1 appealed; 1 fined \$100; 3 fined \$5 and costs.
Assault with intent to murder.....	1	Sentenced to State Prison 1 year.
Assault with intent to commit rape.....	2	Discharged.
Cruelty to animals.....	1	Fined \$5.
Debt.....	6	Three acquitted; 1 withdrawn; 1 on default went to jail; 1 fined \$25 and costs.
Drunkenness.....	1	Fined \$5 and costs.
False pretences.....	2	One sentenced 30 days to jail; 1 pending.
Forgery.....	3	Pending.
Killing animals maliciously.....	1	Pending.
Larceny.....	5	Two pending; 1 sentenced to State Prison 1 year; 1 sentence suspended; 1 sentenced to the House of Correction 30 days.
Malicious injury.....	7	Three discharged; 4 pending.
Mayhem.....	1	Pending.
Rape.....	4	Two sentenced 4 years to State Prison; 1 sentenced 3 years to State Prison; 1 fined \$200, or 6 months in jail.
Receiving stolen money.....	1	Discharged.
Surety for the peace.....	1	Complaint withdrawn.
Throwing dead animals into the river.....	1	Fined \$5 and costs.

WASHTENAW COUNTY.

EDWARD P. ALLEN, *Prosecuting Attorney.*

Number of persons prosecuted, 16.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Arson.....	2	One dismissed; 1 acquitted.
Assault and battery.....	2	One fined; 1 discharged.
Assault with intent to murder.....	1	Acquitted.
Burglary.....	1	Sentenced to State Prison 3 years.
False pretences.....	2	Acquitted.
Forgery.....	1	Sentenced 7 years to State Prison.
Larceny.....	3	Two acquitted; 1 sentenced to House of Correction 1 year.
Obstructing railroad track.....	2	Sentenced each to House of Correction 1 year.
Selling liquor.....	1	Convicted.

WAYNE COUNTY.

FITZWILLIAM H. CHAMBERS, *Prosecuting Attorney.*

Number of persons prosecuted, 104.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Assault with intent to murder.....	4	Two acquitted; 1 <i>not pros.</i> entered; 1 guilty by reason of insanity and sentenced to hospital in connection with State Prison.
Attempt to steal from the person.....	1	Convicted, sentenced to State Prison 2 years.
Attempt to bribe a juror.....	1	Continued for trial.
Burglary and larceny from a dwelling house in the daytime.....	4	One convicted, sentenced to State Prison 10 years; 1 acquitted; 1 discharged on his own recognizance; 1 continued.
Burglary and larceny.....	7	One convicted, sentenced to House of Correction 1 year; 2 acquitted; 1 convicted and sentenced to State Prison 7 years; 1 convicted and sentenced to House of Correction 1 year; 1 convicted, sentenced to House of Correction 10 months; 1 convicted, sentence suspended.
Breaking and entering shop in day-time with intent to steal.....	1	Convicted and sentenced to State Prison 3 years.
Cruelty to animals.....	1	Case continued for trial.
Embezzlement.....	2	One acquitted; 1 convicted, sentenced to State Prison 2 years.
Forgery.....	5	One <i>not pros.</i> entered; 1 convicted, sentence suspended; 1 continued; 1 convicted, sentenced to State Prison 3 years; 1 convicted, sentenced to State Prison 5 years.
Grand Larceny.....	35	Four acquitted; 9 sentences suspended; 5 <i>not pros.</i> entered; 4 each sentenced to State Prison 3 years; 5 each sentenced to State Prison 3 years; 1 sentenced to State Prison 4 years; 2 each sentenced to House of Correction 1 year; 1 trial continued; 1 sentenced to House of Correction 6 months; 1 released on requisition from Gov. of N. Y.; 1 sentenced to House of Correction 2 years; 1 <i>not</i> sentenced.
Having lottery tickets in possession with intent to sell.....	1	Convicted, sentence suspended.
Indecent exposure.....	1	Acquitted.
Keeping house of ill-fame.....	5	Two acquitted; 1 convicted, fined \$100; 1 convicted, sentence suspended; 1 convicted, sentence not pronounced.
Larceny in warehouse in day-time.....	2	Sentenced to State Prison 2 years each.
Larceny in store in day-time.....	10	One acquitted; 3 convicted, sentences suspended; 1 convicted, sentenced to House of Correction 1 year; 2 discharged; 1 convicted, sentenced to House of Correction 3 months; 2 each convicted, sentenced to State Prison 2 years.
Larceny in dwelling-house in day-time.....	6	One convicted, sentenced to State Prison 3 years; 3 convicted, each sentenced to House of Correction 1 year; 2 acquitted; 1 <i>not pros.</i> entered.
Larceny from the person.....	5	Two convicted, sentenced to State Prison 3 years each; 1 convicted, sentenced to House of Correction 4 months; 1 convicted, sentenced to State Prison 3 years; 1 acquitted.
Larceny and receiving stolen property.....	1	Convicted, sentenced House of Correction 3 years.
Malicious injury.....	1	Convicted, fined \$25.
Malicious trespass.....	1	Recognizance forfeited.
Malicious injury to building.....	2	One convicted, sentenced House of Correction 3 months; 1 acquitted.
Mayhem.....	1	Recognizance forfeited.
Manslaughter.....	1	Acquitted.
Murder.....	8	Acquitted.
Obtaining goods under false pretenses.....	7	One recognizance forfeited; 1 convicted, sentenced House of Correction 6 months; 3 convicted, sentenced House of Correction 1 year; 1 continued; 1 discharged on his own recognizance.
Obtaining execution of a mortgage under false pretenses.....	2	One jury disagreed and def't discharged; 1 acquitted.
Personating an officer.....	1	Continued.
Polygamy.....	2	One discharged on his own recognizance; 1 forfeited recognizance.
Receiving stolen property knowing it to be stolen.....	1	Acquitted.
Uttering and publishing a forged instrument.....	1	Convicted, remanded for sentence.

WEXFORD COUNTY.

SILAS S. FALLASS, *Prosecuting Attorney.*

Number of persons prosecuted, 10.

CHARGED WITH	No.	RESULT AND PUNISHMENT.
Adultery	4	Three acquitted ; 1 pending.
Assault and battery	5	One acquitted ; 2 fined \$1 and costs ; 2 fined \$5 and costs.
Grand larceny.....	1	Pending.

GENERAL SUMMARY.

CRIME	Prosecuted.	Convicted.	Discharged.	Discontinued.	Acquitted.	Escaped.	State Prison.	Gave bonds for good behavior.	House of Correction.	Reform School.	County jail.	Fined.	Sentence suspended.	Pending.	Settled.	Not Pro.
Abduction.....	17	8				1	1					2		11		2
Adultery.....	84	14	49	1		1	6		6			1		6	1	11
Administering poison to beasts.....	2	1					1							1		
Aiding prisoners.....	2	1					1							1		
Abortion.....	8		2	1												
Arson.....	80	8	11		8	1	2							4	8	1
Assault.....	9	6	1				8					8		2	2	
Assault and battery.....	1835	941	140	20	169	16	1	12	84	4	79	887	80	19	92	81
Assault with intent to commit rape.....	25	8	7		2		2							6		8
Assault with intent to murder.....	99	21	18	4	12		6		2		1	19	1	80		9
Assault with intent to rob.....	4	8	1				8									
Assault with fire-arms.....	8				2									1		
Accessory to murder after fact.....	1				1											
Attempting to burn a building.....	8	1			1		1									2
Attempting to burn a barn.....	1	1					1									
Attempt to bribe juror.....	1													1		
Attempting to burn ins'd buildings.....	2				1											1
Bigamy.....	11	5	2			1	3							1		2
Burglary.....	90	44	11		7	2	27	1	5	2	1	6	5	19		4
Burglary with intent to com't rape.....	2															2
Breach of the peace.....	77	25	18	2	7		41	4	4		3	4		2		1
Bastardy.....	88	2	2		2	8		1			1			5	18	4
Burning hay stack.....	1													1		
Buggery.....	1	1														
Careless use of fire-arms.....	5	8			1							1	2			1
Conspiracy.....	8													2		1
Cruelty to animals.....	23	11	1		2		1					8	2	4	1	2
Common prostitutes.....	16	9			1			5	5			1	3	1		
Cutting timber on land of another.....	8	2										2		1		
Destroying dwelling-house.....	2															2
Deserting wife.....	1	1														
Disturbing public school.....	2	2									1					
Disturbing religious meeting.....	17	10	1	2	2							10				2
Disturbing the peace.....	6		1		1			4								
Disorderly conduct.....	247	147	9	1	18	1		65	103	1	21	20	8	1	1	4
Drunkenness.....	238	240	9	6	10	1		10	16	1	71	144	15			
Destroying public property.....	1	1														
Endangering safety of railroad passengers.....	1														1	
Embezzlement.....	89	18	7	5	1	1	8		1	1		8	1	7	1	8
Escape (negligent).....	12		4													8
Extortion.....	2				1											1
False pretenses.....	75	18	20	4	7	1	4	1	1		2	6		16		18
Forgery.....	35	18	4	8		2	8		3				2	11		2
Fraud.....	2		1	1												
Grand larceny.....	112	25	11	8	12	8	82		8			2	9	14		12
Game law, violation of.....	7	6										5				2
Habeas corpus.....	7		2			1									4	
Highway robbery.....	1													1		
Having lottery tickets on person with intent to sell.....	1	1											1			
Intoxication.....	8	8									8					
Illegal voting.....	8		1													
Indecent exposure of person.....	6	1			2				1					2		1
Indecent use of language.....	1	1										1				
Incest.....	8			2											1	
Injuring personal property.....	8	2					1					1		1		
Jail-breaking.....	2	1							1							
Keeping house of ill-fame.....	27	13	2		8			2	5			4	1	7		8
Keeping gambling house.....	1		1													

GENERAL SUMMARY—CONTINUED.

CRIME.	Prosecuted.	Convicted.	Discharged.	Discontinued.	Acquitted.	Escaped.	State Prison.	Gave bonds for good behavior.	House of Correction.	Reform School.	County Jail.	Fined.	Sentence suspended.	Pending.	Settled.	Not Proc.
Keeping billiard tables.....	1	1										1				
Kidnapping.....	1		1													
Lewd and lascivious cohabitation.....	5	2														
Larceny.....	547	268	101	6	40	6	67	1	42	14	56	106	17	59	7	2
Larceny from the person.....	16	7	1		8	1	5	1	1					2		1
Letting house of prostitution.....	1												1			
Larceny from the dwelling.....	23	14	2		4		6		5				3			3
Leaving animals unburied.....	1	1										1		1		
Mayhem.....	4	1			1							1				
Malicious trespass.....	15	2	1	3	2						1	2	1	2	2	1
Malicious mischief.....	22	6	1	1	1				1			5	1		5	1
Malicious injury to property.....	41	8	11	2	7			1	2			6		7	1	3
Malicious cutting of timber.....	6													6		
Manslaughter.....	3	1			2								1			
Manslaughter by abortion.....	3															
Murder.....	24	5		1	10		5		1			1		2	6	2
Mechanics interfering with.....	2	1											1			1
Maintaining a felony.....	1				1											1
Marrying without a license.....	1															
Neglecting to support a family.....	3	1			1			1	1							
Nuisance.....	5	4										4		1		
Neglecting to pay fines.....	1	1										1				
Obstructing a railroad.....	8	2			1				2							
Obtaining property under false pretense.....	7	2	2		1				2			1		1		
Pointing dangerous weapon with malice.....	1			1												
Passing counterfeit money.....	2	1	2													
Perjury.....	25	1	8	1			2	1					1	8		4
Petit larceny.....	197	92	9	7	88	2			21	29	19	62	9	4		5
Proceedings to compel children to support parents.....	8	3														
Polygamy.....	4	2				1		1	1			1				
Profane swearing.....	1	1										1				
Residing at house of ill-fame.....	8	4	2						1			8				
Receiving stolen property.....	10	1	2		1			1	1				1	4		
Rape.....	48	11	8	2	4	2	9			1	1	1	1	14		1
Resisting officers.....	25	11	2	1	2		6	2		1		4	5	2		
Riot.....	10		1		8						2					4
Requisitions.....	2															
Robbery.....	16	4			3		4	2						4		3
Riotous proceedings.....	10	10										10				
Sabbath breaking.....	1	1										1				
Seduction.....	12	2	8	1	1		1				1		5	2		1
Selling liquor.....	196	128	7	10	14	8		9	5		6	127		2		3
Selling chattel mortgage illegally.....	2												2			
Selling liquor to minors.....	5	3	2						1			2				
Setting fire to jail.....	1	1					1									
Setting fire to dwelling.....	1															1
Search warrant.....	8	6		2												
Selling unwholesome food.....	8	1	1		1							1				
Stealing from the person.....	4	8					3									1
Stealing.....	8	8					4		8		1					
Soliciting to commit burglary.....	1			1												
Tampering with a jury.....	1							1								
Threats.....	16	4	2	1	5							2				
Threatening letters.....	1							1								
Threatening crime.....	1				1											
Throwing dead animals into river.....	1	1												1		
Uttering and publishing a forged instrument.....	8	2			2								2	2		
Vagrancy.....	42	17	11		1				8	14			6			2
Violation of liquor law.....	68	58	2	7	7							41		3	2	2
Violation of election law.....	8													3		
Violation of dog law.....	2	2														
Violating regulations of Board of Health.....	1	1														
Willful trespass.....	28	7	8					4		1	1	7	5	1	1	
Total.....	4492	2217	524	107	419	60	220	173	306	65	270	1586	152	334	127	262

ANNUAL REPORT
OF THE
SUPERINTENDENT
OF THE
ST. MARY'S FALLS SHIP CANAL,
FOR THE YEAR 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

REPORT.

OFFICE OF THE ST. MARY'S FALLS SHIP CANAL, }
Sault Ste. Marie, December 25, 1873. }

To JOHN J. BAGLEY, *Governor of the State of Michigan:*

SIR—Pursuant to requirements of law, we have the honor to submit herewith the Annual Report for the year 1873.

The business of the canal began on the fifth day of May last, and closed on the 18th day of November.

The balance of cash on hand at the date of the last annual report (December 25th, 1872), and the total amount received on account of tolls and from all other sources during the past season, was as follows:

Balance cash on hand December 25th, 1872.....	\$968 03
Received on account of tolls.....	44,943 18
Received for use of canal scow.....	30 00
Received for dry docking schooner Czar.....	25 00
Total.....	<u>\$45,966 21</u>

There has been deposited with the State Treasurer, and expended as follows:

Total amount deposited with State Treasurer.....	\$26,210 43
Total amount expended.....	19,715 29
Leaving a balance of cash on hand at this date, Dec 25th, 1873.....	40 49
Total.....	<u>\$45,966 21</u>

The following were the amounts expended, and the purposes for which such expenditures were made:

For the purchase and making of snubbing-posts and setting the same; also moving stone from bottom of canal.....	\$501 06
For purchase of materials and for labor for rebuilding pier at west end, south side.....	2,867 75
For moving and repairing caisson gate, and clay for same.....	231 13
For payment of land for canal purpose.....	561 97
For labor in painting and repairing lock gates and purchase of material, including repairs on mitre sill of middle gate; also thorough repairs on upper gate at close of navigation, and repairs of guard gate.....	1,244 40

For removing and thoroughly repairing canal house, including purchase of materials, and building foundation and cellar drain; also repairs on office and barn.....	\$2,382 32
For stationery, fuel, and canal office supplies, and postage stamps; also express charges.....	445 51
For rubber packing and varnish for use of steam pump.....	17 25
For clerk hire.....	259 50
For amount paid for freight.....	55 23
For amount paid Deputy Sup't for the months of Aug. and Sept.	156 67
For miscellaneous work, taking care of canal horse, etc.....	31 50
For purchase of hay and oats for canal horse.....	95 45
For purchase of tools and harness.....	55 81
For dry-docking schr. Czar.....	17 25
For labor and materials planking office roof.....	78 72
For lumber and materials for general repairs.....	106 45
For labor in operating the locks, including clerk's salary.....	10,607 32
Total	\$19,715 29

Vouchers for all disbursements, and a statement in detail of the items which make up the above account, were forwarded with each monthly statement, to the Hon. Wm. Humphrey, Secretary Canal Board of Control.

The following is a statement of the monthly receipts on account of tolls during the season just closed; also the receipts from all other sources:

Received in May.....	\$3,196 66
Received in June.....	8,812 27
Received in July.....	7,732 32
Received in August.....	9,243 12
Received in September.....	7,254 93
Received in October.....	6,741 29
Received in November.....	1,963 59
Total received on account of tolls.....	\$44,943 18
Received for use of canal scow.....	30 00
Received for dry docking schooner Czar.....	25 00
Total amount received from all sources.....	\$44,998 18

The following is a statement of the amounts deposited with the State Treasurer on account of tolls received during the following named months:

May.....	\$1,896 38
June.....	6,556 85
July.....	5,660 77
August.....	5,587 03
September.....	3,029 10
October and November.....	3,480 30
Total	\$26,210 43

The total amount of tonnage of vessels, both steam and sail, that have passed through the canal both ways the past season, was 1,204,445.25 tons, as follows:

Steam.....	619,844.05
Sail.....	584,601.20
Total.....	1,204,445.25

As compared with the season of 1872, as follows:

Total tonnage in 1872.....	914,735.03
Total tonnage in 1873.....	1,204,445.25
Increase.....	289,710.22

The tonnage of steamers that have passed through the canal during the season just closed, as compared with 1872, is as follows:

Tonnage in 1873.....	619,844.05
Tonnage in 1872.....	517,275.75
Increase.....	102,568.30

The tonnage of sail vessels that have passed through the canal the past season, as compared with 1872, is as follows:

Tonnage in 1873.....	584,601.20
Tonnage in 1872.....	397,459.28
Increase.....	187,141.92

The whole number of passages through the canal both ways during the past season, was 2,517, as follows:

Steamers*.....	968
Sail vessels.....	1,544
Rafts of logs.....	5
Total.....	2,517

The number of passages both ways of small steamers and vessels through the canal the past season was twenty-two. Some of them had no enrollment. Those that were enrolled were so small that in estimating the amount of tolls to be paid by them, their tonnage was not taken into account. They were each charged five dollars (\$5 00), as directed by law in such cases, making the amount received from this source, one hundred and ten dollars.

The number of passages of rafts of logs through the canal the past season was five, making the amount received from this source thirty dollars (\$30 00).

* Includes 18 passages of Government steamers.

Of the amount received on account of tolls, viz., \$44,943 17, the steamers paid.....		\$23,046 06
Sail vessels paid.....		21,757 11
Small steamers and vessels paid.....		110 00
Rafts of logs paid.....		30 00
Total.....		<u>\$44,943 17</u>

Of the amount of tolls received, to wit, \$44,943 17, the Buffalo, Erie, Cleveland, Detroit and Lake Superior line paid.....		\$7,465 18
Chicago line paid.....		3,256 14
Canadian line paid.....		2,192 46
Regular and transient steam barges paid.....		9,535 01
Transient steamers (not in the line) paid.....		597 27
Sail vessels paid.....		21,757 11
Small steamers and vessels paid.....		110 00
Rafts of logs paid.....		30 00
Total.....		<u>\$44,943 17</u>

REPAIRS AND IMPROVEMENTS MADE DURING THE PAST SEASON.

Some repairs were made on the pier at the west end of canal, south side, sufficient to secure the snubbing-posts, and to make the same safe, etc.

As this pier is to be rebuilt the coming winter, I did not deem it best to make any large outlay for repairs thereon.

REPAIRS TO GUARD GATE.

The capstans to the guard gate were fitted to receive two levers each in addition to those formerly used; this will facilitate the opening and closing of said gate; new ropes were added, making the whole in good condition.

REMOVING BOULDERS AND RESETTING SNUBBING-POSTS.

A large number of boulders were removed from the canal bottom, between the upper lock gate and the canal basin, thus putting this portion of the canal in tolerable condition.

A large number of snubbing-posts were set on the south side of the canal, along that portion where the canal improvement and enlargement is going on, the old ones having been removed on account of said enlargement. Also, several were set on the north bank, in addition to those formerly placed there.

On account of the increase of business, it became necessary to continue the work of locking through the night—hence the necessity of lights. There were set sixteen lamp-posts, and lamps placed thereon, which afforded sufficient light to carry on the work with safety.

LOCK GATES.

These gates, also the booms, braces, towers, and runways, received the usual repairs, painting, etc., last spring, before the opening of navigation. In August last, the mitre sill to the middle lock gate became loose and raised from

its place six inches, thereby causing a large leak. The displacement of this sill was caused by deep-draught vessels striking the same. It was driven back to its place and re-bolted. There is no indication thus far that the work was not well done. This sill should be carefully examined and thoroughly bolted, in order (if possible) to prevent its displacement.

The lower lock should be pumped out, and the lower gates examined and repaired, wherever repairs may be necessary. Also the middle and upper lock gates should be overhauled, and put in as good condition as possible. The upper portions of the gates are somewhat decayed. I would recommend that action at once be taken towards putting in a new set, or very extensively repairing the old ones.

REMOVING CANAL HOUSE.

As instructed by the Board of Control, the house on the lower lock was moved to Portage street, a distance of 600 feet, to give place to the new lock; the excavation of which is now going on. The foundation sills to the house were found to be very rotten, therefore great care was necessary in the moving, notwithstanding which the plastering was so badly shaken that nearly the entire house had to be newly plastered. The addition attached to the west end was in so bad a condition that it became necessary to take it down entirely and move it on wagons. It was rebuilt at the west end of the main building as it formerly stood.

A foundation and cellar wall was built; also, a drain to the cellar was made which was attended with considerable expense on account of the many large boulders which had to be removed.

That portion of the dock west of the point where the canal improvement stops on south side, west of guard gate, reaching to the coffer dam, now thrown across the canal a distance of 430 feet, is in a badly decayed condition above the water line, and should be rebuilt. It will require as follows:

5,300 feet 12 inches square pine timber @ \$20.....	\$1,060 00
2,800 lbs. drift bolts @ 4c.	112 00
360 cubic yards of filling, 30c.....	108 00
Carpenter work	371 00
Total.....	\$1,651 00

The pier at east end of canal, north side, should be extended 200 feet, to furnish dock-room for vessels passing through the canal while waiting their turn. During the past season much difficulty was experienced on account of want of dock room, and the proposed dredging to be done the coming season will only reduce the difficulty—not remove it.

The following is an estimate of the cost of this extension :

23,580 ft. square pine timber, 12x12 @ \$20 00.....	\$4,716 00
42,000 feet 2½-inch plank, 10 feet long, @ \$16 00.....	67 20
4,000 drift bolts, 30,972 lbs. iron, @ 4c.....	1,238 88
3,090 yards filling for cribs, @ 50c.....	1,545 00
Carpenters' work, building and sinking cribs.....	1,886 40
Laying plank and setting snub post.....	150 00
Total.....	\$9,603 48

In consequence of stormy weather in October, the dredge engaged to do the work on the east basin failed to reach the canal, and no work has been done. I hope now to be able to get one early in the spring of 1874 to do this work. It is much needed and should be done at the earliest moment possible.

Very respectfully,

GUY H. CARLETON,
Late Superintendent.

FRANK GORTON,
Superintendent.

STATEMENT

Showing the name of each steamer which has been engaged regularly in the trade, and which formed the line from Buffalo, touching at Erie, Cleveland, Detroit, Port Huron, and Fort Snaria, to Lake Superior, that has passed through the canal the past season, both ways, with its tonnage, the rate of tolls, the amount paid for one passage, the number of trips each has performed, and the total number of passages, and the total amount of tonnage of, and total amount of tolls paid by each, and the grand total :

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Keweenaw.....	801.00	4½ cts.	\$26 05	8	4	\$6,408 00	\$288 40
".....	801.00	8½ "	28 04	20	10	16,020 00	580 80
St. Paul.....	909.62	4½ "	40 98	5	2½	4,548 10	104 65
".....	909.62	8½ "	31 84	15	7½	13,344 80	477 60
Mayflower.....	691.47	4½ "	31 13	5	2½	3,457 35	155 60
".....	691.47	8½ "	24 20	18	9	12,446 46	485 60
Comet.....	744.16	4½ "	38 49	4	2	2,976 64	139 96
".....	744.16	8½ "	26 05	15	9	13,394 84	488 90
Rocket.....	702.44	4½ "	31 61	5	2½	3,519 20	168 05
".....	702.44	8½ "	24 59	17	8½	11,941 48	418 08
City of Fremont.....	705.75	8½ "	24 70	9	4½	6,351 75	232 90
Phil. Sheridan.....	710.90	4½ "	31 99	5	2½	3,554 50	159 95
".....	710.90	8½ "	24 88	13	6½	9,241 70	323 44
Arctic.....	786.58	4½ "	35 40	5	2½	3,992 90	177 00
".....	786.58	8½ "	27 53	18	9	14,168 44	495 54
Pacific.....	766.28	4½ "	34 48	5	2½	3,891 40	172 40
".....	766.28	8½ "	26 82	19	9½	14,559 32	509 58
Atlantic.....	656.26	4½ "	29 58	4	2	2,625 04	118 12
".....	656.26	8½ "	22 97	16	9	11,812 68	418 48
Windon.....	1,187.90	8½ "	39 83	20	10	23,758 00	796 60
Meteor.....	956.53	4½ "	48 06	2	1	1,918 84	86 12
Annie L. Craig.....	839.23	4½ "	40 01	4	2	3,356 68	160 04
" " ".....	889.2	8½ "	31 13	17	8½	15,116 74	529 04
Grand total.....				354	127	\$201,763 40	\$7,465 18

STATEMENT.

The following named transient Canadian steam barges did not run regularly to Lake Superior. They passed through the canal and paid tolls as follows :

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
R. W. Standley.....	275.00	8½ cts.	\$968 00	2	1	550.00	\$19 28
Bristol.....	894.67	4½ "	17 76	1	½	894.67	17 76
".....	894.67	8½ "	18 81	3	1½	1,184.01	41 48
Grand total.....				6	3	2,128.68	\$73 45

STATEMENT

Showing the name of each steamer which has been engaged regularly in the trade from Chicago to Lake Superior, touching at Milwaukee and ports on the west shore of Lake Michigan, which has passed through the canal, both ways, the past season, with its tonnage, the rate of tolls, the amount paid for one passage, the number of trips each has performed, and the total number of passages; the total amount of tonnage of, and the total amount of tolls paid by each, and the grand total:

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Peerless.....	1,375.00	4½ cts.	\$57 87	6	3	7,650.00	\$344 23
".....	1,275.00	8½ "	44 68	19	9½	24,225.00	847 97
Jos. L. Hurd.....	759.88	4½ "	24 19	4	2	3,089.53	186 76
".....	759.88	8½ "	26 60	13	6	13,677.44	473 80
Norman.....	545.28	4½ "	24 54	6	3	3,271.88	147 24
".....	545.28	8½ "	19 08	17	8½	9,268.91	324 26
Cuyahoga.....	727.11	4½ "	32 73	6	3	4,362.66	196 33
".....	727.11	8½ "	25 45	15	7½	10,908.65	381 75
Missouri.....	664.46	4½ "	29 90	4	2	2,657.84	119 00
".....	664.46	8½ "	28 36	12	6	7,978.52	279 13
Grand total.....				107	58½	87,083.33	\$2,356 14

STATEMENT

Showing the name of each Steamer which formed the Canadian line running from Collingwood to Port William, and from Port Sarnia to Port William, and Duluth, Minnesota, touching at Bruce Mine, Sault Ste. Marie, and other Canadian ports, which has passed through the canal, both ways, the past season, with its tonnage; the rate of tolls, the amount paid for one passage, the number of trips each has performed, and the total number of passages, and the total amount of tonnage of, and the total amount of tolls paid by each, and the grand total:

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Chicago.....	372.83	4½ cts.	\$16 78	9	4½	3,355.47	\$181 03
".....	372.83	8½ "	18 05	25	12½	3,320.75	326 23
Cumberland.....	418.00	4½ "	15 51	6	3	3,344.00	150 48
".....	418.00	8½ "	14 08	24	12	10,082.00	351 13
Frances Smith.....	461.60	4½ "	20 77	9	4½	4,154.40	186 33
".....	461.60	8½ "	16 16	28	14½	10,818.80	371 63
Manitoba.....	358.00	4½ "	15 21	9	4½	3,042.00	158 49
".....	358.00	8½ "	11 33	23	11½	7,774.00	312 09
City of Montreal.....	300.00	4½ "	13 50	5	2½	1,500.00	67 50
".....	300.00	8½ "	10 50	17	8½	5,100.00	175 50
Grand total.....				132	76	56,239.42	\$2,192 46

STATEMENT.

The following named steamers did not run regularly in the line to Lake Superior. They passed through the canal and paid tolls as follows :

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Arizona.....	870.74	4½ cts.	\$39 18	1	½	870.74	\$39 18
China.....	1,289.46	4½ "	55 77	1	½	1,289.46	55 77
Japan.....	1,289.46	4½ "	55 77	1	½	1,289.46	55 77
St. Louis.....	985.87	4½ "	44 84	1	½	985.87	44 84
G. J. Truesdale.....	498.87	4½ "	29 44	1	½	498.87	29 44
Menominee.....	796.81	4½ "	35 88	1	½	796.81	35 88
"	796.81	8½ "	27 87	2	1	1,593.62	53 74
Manistee.....	667.14	8½ "	28 85	2	1½	2,001.42	70 05
Toledo.....	792.25	4½ "	35 63	2	1	1,584.50	71 80
Acadia.....	917.29	4½ "	9 78	1	½	217.29	9 78
Grand total.....				14	7	11,026.04	\$480 26

STATEMENT.

The following named transient steam barges did not run regularly to Lake Superior. They passed through the canal and paid tolls as follows :

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage.	Total am't of tolls paid by each.
Selah Chamberlin.....	894.69	4½ cts.	\$40 26	2	1	1,789.38	\$80 52
"	894.69	8½ "	81 81	8	4	7,167.52	250 48
Equinox.....	870.51	8½ "	80 47	2	1	1,741.02	80 94
Fayette.....	822.23	8½ "	11 28	2	1	644.44	22 58
Le Land.....	824.96	8½ "	11 87	2	1	649.92	22 58
Cormorant.....	872.01	8½ "	30 52	2	1	1,744.02	61 04
Inter-Ocean.....	1,068.76	8½ "	37 40	2	1	2,137.52	74 80
John A. Dix.....	258.64	4½ "	11 41	1	½	258.64	11 41
Wm. Cowie.....	208.81	8½ "	7 81	4	2½	835.24	29 24
Ira H. Owen.....	572.71	8½ "	20 04	2	1	1,145.42	40 08
City of Port Huron.....	411.09	4½ "	18 50	2	1	822.04	37 00
"	411.09	8½ "	14 89	4	2	1,644.08	57 56
Raleigh.....	980.85	4½ "	44 13	2	1	1,960.70	88 24
"	980.85	8½ "	34 31	2	1	1,960.70	68 63
St. Clair.....	236.48	4½ "	10 64	1	½	236.48	10 64
"	236.48	8½ "	8 28	2	1½	709.44	24 84
Union.....	558.78	4½ "	24 91	4	2	2,214.92	99 64
"	558.78	8½ "	19 38	5	2½	2,768.65	96 90
E. B. Ward, Jr.....	451.45	4½ "	20 45	2	1	902.90	40 90
Mineral Rock.....	719.58	4½ "	32 88	1	½	719.58	32 88
W. H. Barman.....	987.15	8½ "	32 80	4	2	3,748.60	131 20
J. Bertschy.....	407.82	8½ "	14 26	4	2	1,629.28	67 04
Grand total.....				61	30½	37,421.49	\$1,398 77

STATEMENT.

The following named steam barges (with their consorts) were engaged in the iron ore trade, from Cleveland, Erie, Buffalo, and Detroit to Marquette and L'Anse, Lake Superior. They passed through the canal and paid tolls as follows:

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage.	Total am't of tolls paid by each.
Jos. S. Fay.....	583.21	4½ cts.	\$89 70	7	8½	6,176.17	\$277 88
H. B. Taule.....	582.21	8½	88 14	14	7	12,382.24	438 22
.....	580 71	4½	26 13	5	2½	2,406.25	780 65
.....	580.71	8½	20 22	14	7	5,129.94	194 45
Lady Franklin.....	242.00	4½	10 89	5	2½	1,210.00	54 45
.....	242.00	8½	8 47	18	6½	5,144.00	118 11
S. E. Shelden.....	640.02	4½	28 80	8	4	5,120.16	228 40
.....	640.02	8½	22 40	16	6	10,240.32	358 00
D. W. Powers.....	802.94	4½	18 65	7	3½	2,120.05	95 41
.....	802.94	8½	10 60	19	9½	5,755.36	201 40
Jarvis Lord.....	770 97	4½	34 69	6	3	4,825.52	206 14
.....	770.97	8½	26 98	14	6	12,335.58	431 08
Superior.....	586.70	4½	26 40	8	1½	1,760.10	79 20
.....	586.70	8½	20 08	11	5½	6,457.70	238 88
Minneapolis.....	1,072.22	8½	37 58	10	5	10,722.20	375 30
Oscar Townsend.....	817.95	8½	28 08	10	5	8,179.50	273 70
D. M. Wilson.....	757.76	4½	34 10	2	1	1,515.52	65 20
.....	757.76	8½	26 52	18	9	15,099.47	477 35
Anna Smith.....	686.99	8½	22 29	12	6	7,643.88	267 45
Egyptian.....	1,065.08	8½	37 27	10	5	10,650.80	373 70
Araxes.....	715.00	4½	21 18	4	2	2,860.00	123 73
.....	715.00	8½	25 08	10	5	7,150.00	260 30
Colin Campbell.....	578.23	4½	16 79	4	2	1,492.22	67 16
.....	578.23	8½	18 04	12	6	4,478.76	154 73
Fletcher.....	772.88	4½	34 78	1	½	772.88	34 73
.....	772.88	8½	27 05	11	5½	8,571.68	297 35
Geneva.....	741.73	4½	28 88	4	2	2,964.92	126 52
.....	741.73	8½	25 96	11	5½	8,150.08	285 55
Nabant.....	909.98	4½	40 95	4	2	3,639.73	128 00
.....	909.98	8½	31 53	16	8	14,558.88	509 00
Vienna.....	745.07	8½	26 97	14	7	10,430.93	364 00
W. L. Wetmore.....	850.57	4½	38 28	5	2½	4,252.85	191 40
.....	850.57	8½	29 77	17	8½	14,450.00	506 00
Grand total.....				319	159½	218,405.95	\$8,057 79

The steam tug Niagara, on a wrecking expedition to Lake Superior, passed through the canal and paid tolls as follows:

NAME.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Niagara.....	276.00	4½ cts.	\$12 42	1	½	276.00	\$12 42
Grand total.....				1	½	276.00	\$12 42

STATEMENT.

The following named steamers were engaged in service on Lake Superior. They passed through the canal and paid tolls as follows :

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Metropolis.....	425.49	4½ cts.	\$19 15	1	½	425.49	\$19 15
A. C. Van Realte.....	171.68	4½ " "	7 72	1	½	171.68	7 72
" " ".....	171.68	3½ " "	6 01	1	½	171.68	6 01
Grand total.....				3	1½	768.85	\$32 88

STATEMENT.

The Canadian steamer Algoma, from Collingwood, engaged in service on Lake Superior, passed through the canal and paid tolls as follows :

NAME.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Algoma.....	417.00	4½ cts.	\$18 77	1	½	417.00	\$18 77
" " ".....	417.00	3½ " "	14 60	5	2 ½	2,085.00	73 00
Grand total.....				6	3	2,502.00	91 77

STATEMENT

Showing the number of passages of small steam tugs; also small open and coasting vessels, through the canal the past season, which tugs and boats were so small that, in computing their tolls, their tonnage was not taken into account. They were each charged five dollars, as provided by law:

NAMES.	Tonnage.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
M. S. Trempe.....		\$5 00	7	3½		\$35 00
J. K. White.....		5 00	1	½		5 00
Georgina.....		5 00	2	1		10 00
Maggie.....		5 00	1	½		5 00
Johnny.....		5 00	1	½		5 00
J. J. Hagermann.....		5 00	1	½		5 00
Tug Abbie and barge.....		5 00	7	3½		35 00
Mary Hattie.....	140.00	5 00	2	1	280.00	10 00
Grand total.....			22	11	280.00	\$110 00

STATEMENT

Showing the number of passages of rafts of logs which have passed through the canal the past season, and paid tolls as follows:

	Am't paid for one passage.	No. of passages.	Total am't of tolls paid by each.
One raft of logs.....	\$5 00	1	\$5 00
One large raft of logs.....	10 00	1	10 00
One raft of logs.....	5 00	1	5 00
One raft of logs.....	5 00	1	5 00
One raft of logs.....	5 00	1	5 00
Grand total.....		5	\$30 00

STATEMENT

Showing the name of each vessel that has passed through the canal the past season, with the tonnage of each; the rate of tolls; the amount paid for one passage; the total number of passages of, and trips made by each; the total amount of tonnage, and the total amount of tolls paid by each, as follows:*

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Athenian	288.52	4½ cts.	\$12 76	2	1	567.04	\$25 52
Acorn	288.52	8½	9 92	2	4½	2,561.68	89 28
Acorn	316.81	8½	11 07	2	1	632.62	22 14
Austin, D. S.	281.67	8½	9 86	2	1	563.34	19 73
Ann Maria	256.19	8½	8 96	2	1	512.38	17 93
Algerine	890.47	8½	10 52	6	8	1,802.82	63 12
Ataunto	808.41	8½	10 79	2	1	616.88	21 56
Argonaut	1,118.59	8½	89 15	2	1	2,237.18	78 80
Amaranth	272.76	8½	9 55	2	1	545.52	19 10
Atmosphere	275.16	8½	9 63	2	1	550.32	19 26
Allen, W. B.	296.15	8½	12 83	1	½	296.15	18 82
Brumtle	296.15	8½	10 87	1	½	296.15	10 87
Brumtle	788.64	4½	88 24	5	2½	3,693.20	166 20
Baker, Timothy ..	788.64	4½	25 85	17	8½	13,556.88	459 45
Baker, Timothy ..	224.28	4½	10 69	2	1½	672.80	30 37
Burt, John	224.28	8½	7 55	7	8½	1,569.61	54 95
Burt, John	848.22	4½	15 67	5	2½	1,741.10	76 35
Benson, Hiram ..	848.22	8½	12 19	7	8½	2,487.54	85 83
Benson, Hiram ..	289.54	4½	13 08	2	1	579.08	26 06
Brightle	289.54	8½	10 18	2	1	579.08	20 26
Brightle	600.80	4½	27 04	1	½	600.80	27 04
Beals, E. P.	600.80	8½	21 08	11	5½	6,608.80	221 83
Beals, E. P.	373.71	4½	16 82	1	½	373.71	16 82
Beals, E. P.	373.71	8½	18 08	9	4½	3,364.89	117 72
Buffalo, City of ..	840.24	4½	15 81	3	1½	1,090.66	45 91
Buffalo, City of ..	840.22	8½	11 91	10	5	3,402.20	119 10
Bates, Eveline ..	288.87	4½	10 52	1	½	288.87	10 52
Bates, Eveline ..	288.87	8½	8 19	7	8½	1,667.09	57 38
Bruce, Kate L.	807.21	8½	10 75	4	2	1,323.44	43 00
Bulcher Boy	859.76	8½	12 59	2	1	719.53	25 13
Burt, Welles	756.04	8½	96 46	2	1	1,512.08	58 92
Bredon, John	819.18	8½	11 17	2	1	683.26	22 34
Bell, Jane	373.84	4½	16 82	1	½	373.84	16 82
Cambridge	445.15	4½	20 08	4	2	1,780.60	80 12
Card, J. F.	445.15	8½	15 58	4	2	1,780.60	62 33
Card, J. F.	276.56	4½	12 45	4	2	1,104.32	49 60
Case, Reed	376.56	8½	9 63	10	5	2,765.50	96 80
Case, Reed	880.88	4½	14 87	4	2	1,321.52	59 43
Culver, Oliver	880.88	8½	11 56	10	5	3,308.80	115 60
Culver, Oliver	804.94	4½	18 72	8	1½	914.82	41 16
Charger	804.94	8½	10 67	7	3½	2,184.58	74 69
Charger	277.87	4½	12 60	2	1	555.74	25 00
Cascade	277.87	8½	9 73	6	3	1,667.22	56 38
Columbian	226.72	4½	10 20	8	1½	650.16	30 60
Columbian	356.18	4½	16 08	4	½	1,424.72	64 12
Chenango	356.18	8½	12 47	12	6	4,274.16	149 64
Cromwell, Oliver ..	806.00	4½	18 77	8	1½	918.00	41 81
Cromwell, Oliver ..	806.00	8½	10 71	8	4	2,448.00	85 65
Crosthwait	291.09	4½	18 10	2	1	582.04	26 20
Crosthwait	291.01	8½	10 19	12	6	3,492.24	123 38
Coyne, E. L.	678.20	4½	80 29	1	½	678.20	80 29
Coyne, E. L.	678.20	8½	23 56	1	½	678.20	28 56
Carlingford	497.06	4½	22 87	2	1	994.12	44 74
Carlingford	497.06	8½	17 40	10	5	4,970.06	174 00
Cleveland, H. G.	470.40	4½	21 17	1	½	470.40	21 17
City of Chicago ..	470.40	8½	14 46	1	½	470.40	16 46
Col. Cook	264.41	8½	9 25	8	4	2,115.28	74 00
Czar	827.17	8½	11 45	4	2	1,306.68	45 80
Czar	266.18	8½	9 81	4	2	1,064.72	37 24
Czar	853.90	8½	12 38	6	3	2,128.40	74 28

* On and after July 1st, tolls reduced from 4½c. to 3½c. per ton.

STATEMENT—CONTINUED.

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Childs, Asa.....	204.63	8½ cts.	\$7 17	2	1	409.64	\$14 34
China.....	320.63	8½ "	11 22	2	1	641.24	22 44
Dicator.....	300.00	4½ "	12 50	2	1	600.00	27 00
.....	300.00	8½ "	10 50	4	2	1,200.00	42 00
Escanaba.....	414.63	4½ "	18 66	5	2½	2,073.15	93 36
.....	414.63	8½ "	14 51	10	5	4,146.30	145 19
Eagle Wing.....	278.92	4½ "	12 55	4	2	1,115.63	50 29
.....	278.92	8½ "	9 76	6	3	1,673.52	58 56
Exchange.....	292.00	4½ "	12 55	4	2	1,168.00	52 56
.....	292.00	8½ "	10 29	6	3	1,752.00	61 32
Ely, Geo. H.....	648.83	4½ "	29 20	5	2½	3,244.40	146 08
.....	648.83	8½ "	22 71	14	7	9,084.82	317 34
Exile.....	387.43	4½ "	17 44	5	2½	1,937.40	87 29
.....	387.43	8½ "	13 56	10	5	3,874.80	136 08
Emeu.....	284.07	4½ "	10 83	3	1½	702.21	31 59
.....	284.07	8½ "	8 19	3	4	1,872.56	65 58
Empire State.....	317.60	4½ "	14 29	3	1½	952.80	43 87
.....	317.60	8½ "	11 12	11	5½	2,498.60	122 32
Ely, S. P.....	627.24	8½ "	31 95	3	1	1,254.48	43 96
Farwell, L. J.....	265.25	4½ "	11 84	2	1	530.50	23 58
Flying Mist.....	316.16	8½ "	11 07	2	1	632.32	28 14
Floresta.....	295.99	4½ "	10 86	2	1	591.98	26 73
Favorite.....	451.70	8½ "	15 81	2	1	903.40	31 08
Ferry, Thos. W.....	572.10	8½ "	20 03	4	2	2,288.40	99 02
Gross, John L.....	247.00	4½ "	11 12	4	2	988.00	44 48
.....	247.00	8½ "	8 65	9	4½	2,223.00	77 56
Grandy, Wm.....	464.97	4½ "	20 92	4	2	1,859.88	82 63
.....	464.97	8½ "	16 27	10	5	4,649.70	162 79
Grover, A. P.....	246.94	4½ "	11 11	4	2	957.76	44 44
.....	246.94	8½ "	8 64	8	4	1,975.52	89 13
Golden Rule.....	363.50	4½ "	16 36	3	1½	1,090.50	49 08
.....	363.50	8½ "	12 72	10	5	3,635.00	127 29
Gos Hawk.....	549.62	4½ "	24 78	2	1	1,099.24	49 48
.....	549.62	8½ "	19 24	10	5	5,496.20	192 40
Gerlach, Eliza.....	271.43	4½ "	12 21	2	1	542.86	24 43
.....	271.43	8½ "	9 50	2	1	542.86	19 00
Golding Star.....	324.08	4½ "	14 58	3	1½	972.19	43 74
.....	324.08	8½ "	11 34	9	4½	2,916.27	102 06
Gillett, Kate.....	263.51	4½ "	11 66	1	½	263.51	11 56
.....	263.51	8½ "	9 22	2	1	527.02	18 44
Genoa.....	790.73	4½ "	32 53	4	2	3,162.92	131 52
.....	790.73	8½ "	25 58	12	6	8,768.76	306 96
Gillmore, J. E.....	290.89	4½ "	13 09	4	1½	1,163.56	50 27
.....	290.89	8½ "	10 18	11	5½	3,199.79	111 93
Goffe, M. R.....	273.78	4½ "	12 35	2	1	547.56	25 10
.....	273.78	8½ "	9 78	8	4	2,220.24	76 03
Greenwood, Grace.....	305.55	4½ "	13 75	1	½	305.55	13 75
.....	305.55	8½ "	10 60	5	2½	1,527.75	53 45
Gawn, Thomas.....	549.98	4½ "	19 25	2	1	1,099.92	48 50
Harvest Home.....	325.65	4½ "	14 63	4	2	1,302.60	56 60
.....	325.65	8½ "	11 40	10	5	3,256.50	114 09
Higgie and Jones.....	489.53	4½ "	19 78	2	1	979.06	43 56
.....	489.53	8½ "	15 88	6	3	2,937.18	92 25
Harvest Queen.....	298.67	4½ "	18 44	3	1½	896.01	40 23
.....	298.67	8½ "	10 45	9	4½	2,688.09	94 05
Hippogriph.....	295.24	4½ "	13 29	2	1	590.48	26 56
.....	295.24	8½ "	10 89	2	1	590.48	26 56
Hattie Howard.....	273.59	4½ "	12 31	3	1½	820.77	36 52
.....	273.59	8½ "	9 58	9	4½	2,462.31	88 23
Hinckley, Chas.....	325.21	4½ "	14 63	2	1	650.42	29 26
.....	325.21	8½ "	11 68	8	4	2,601.68	91 04
Holt, Geo. W.....	245.00	4½ "	9 27	6	3	1,470.00	65 30
Hatchinson, E. C.....	786.78	4½ "	32 15	2	1	1,573.56	67 39
Hemisphere.....	351.15	4½ "	15 80	2	1	1,053.45	44 28
.....	351.15	8½ "	12 29	3	1½	1,053.45	36 57
.....	315.51	8½ "	11 04	8	4	2,524.08	93 32

* The Hemisphere passed through the canal four (4) times at 4½c. rate of tolls; also three (3) passages at 8½c. rate of tolls, with an erroneous tonnage, to wit: 351.15, which should have been 315.51, the correct tonnage. Hence there was collected \$10 16 more than should have been, therefore there is justly due to the owners of said vessel the above named sum, and should be refunded. The error occurred by reason of the transposition of the figures representing the tonnage of said vessel.

STATEMENT—CONTINUED.

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Ironton	785.56	4½ cts.	\$25 85	1	¾	785.56	\$25 85
Ishpeming	785.56	3½ "	27 49	9	4½	7,070.04	247 41
Jura	418.00	3½ "	14 68	2	1	836.00	29 26
Jura	227.00	4½ "	10 21	4	2	908.00	40 84
Jura	227.00	3½ "	7 95	10	5	2,270.00	79 50
Johnson, C. H.	882.00	4½ "	14 94	8	1½	996.00	44 83
Joy, J. F.	882.00	3½ "	11 62	8	4	2,656.00	92 96
Joy, J. F.	562.95	4½ "	26 28	2	1	1,165.90	52 46
Jones, William	562.95	3½ "	20 40	8	4	4,668.60	162 20
Jones, William	885.77	4½ "	17 86	2	1	771.54	34 73
Kimball, S. H.	885.77	3½ "	18 50	2	1	771.54	27 00
Kimball, S. H.	818.95	4½ "	14 85	4	2	1,275.30	57 40
King Sisters	818.95	3½ "	11 16	8	4	2,551.00	89 28
King Fisher	286.75	4½ "	12 90	8	1½	890 25	85 70
King Fisher	286.75	3½ "	10 04	8	4	2,294.00	80 32
King Fisher	517.82	4½ "	28 25	2	1	1,084.64	46 56
Kent, H. A.	517.82	3½ "	19 11	8	4	4,188.56	144 88
Luckey, A. W.	771.85	3½ "	27 01	4	2	3,087.40	108 04
Luckey, A. W.	259.19	3½ "	9 07	8	4	2,078.52	72 56
Lotus	281.73	3½ "	9 36	4	2	1,126.92	39 44
Louisa	192.82	3½ "	6 75	2	1	885.64	18 50
Middlesex	266.89	4½ "	11 09	4	2	1,065.56	47 96
Middlesex	266.89	3½ "	9 82	11	5½	2,980 29	102 52
Maumee Valley	204.26	4½ "	9 19	4	2	817.04	36 76
Maumee Valley	204.26	3½ "	7 15	10	5	2,042 60	71 20
Montana	845.69	4½ "	15 65	4	2	1,882.36	62 20
Maxwell, A. C.	845.69	3½ "	12 10	8	4	2,764.72	96 80
Maxwell, A. C.	469.18	4½ "	21 11	5	2½	2,315 65	105 55
Maxwell, A. C.	469.18	3½ "	16 42	18	6½	6,098 09	218 46
Midnight	287.78	4½ "	12 95	4	2	1,151.12	51 80
Midnight	287.78	3½ "	10 07	8	4	2,802.24	80 56
Mott, Thos. S.	826.84	4½ "	14 68	8	1½	979 02	74 04
Mott, Thos. S.	826.84	3½ "	11 42	9	4½	2,687 06	109 73
Morry, A. G.	802.69	4½ "	18 68	1	¾	302.89	18 68
Morry, A. G.	802.69	3½ "	10 60	2	1	605.78	21 20
Magill, C. J.	834.95	4½ "	15 04	8	1½	1,002.75	45 12
Magill, C. J.	834.95	3½ "	11 70	12	0	4,011.00	140 40
Mary Elizabeth	827.58	4½ "	14 74	8	1½	982.59	44 23
Mary Elizabeth	827.58	3½ "	11 46	7	3½	2,292.71	80 29
Milwaukee, City of ..	816.80	4½ "	14 28	8	1½	948.90	42 60
Milwaukee, City of ..	816.80	3½ "	11 07	9	4½	2,816.70	99 63
Morrell, F.	869.00	4½ "	16 60	2	1	788.40	32 20
Morrell, F.	869.00	3½ "	12 92	6	3	2,214.00	77 52
Mineral State	284.97	4½ "	12 62	8	1½	854.91	35 46
Mineral State	284.97	3½ "	9 97	7	3½	1,994.79	69 79
Montcalm	297.24	4½ "	18 88	9	1	591.48	26 76
Montcalm	297.24	3½ "	10 40	6	4	2,877.92	89 20
Moss, A. H.	804.19	4½ "	18 69	2	1	908.88	37 88
Moss, A. H.	804.19	3½ "	10 65	6	3	1,825.14	69 90
Monitor Sch'r	828.00	4½ "	14 84	2	1	646.00	29 08
Monitor Sch'r	828.00	3½ "	11 81	6	3	1,988.00	67 86
Murray, Grace	254.88	4½ "	11 45	2	1	508.76	22 90
Murray, Grace	254.88	3½ "	8 90	10	5	2,548.80	89 00
Massillon	273.48	4½ "	12 53	8	1½	882.29	37 59
Massillon	278.48	3½ "	9 75	5	2½	1,892.15	48 75
Martin, T.	150.96	4½ "	6 79	1	¾	150.96	6 79
Martin, T.	150.96	3½ "	5 28	1	¾	150.96	5 28
Manley, Geo.	298.79	4½ "	18 45	2	1	597.58	26 90
Manley, Geo.	298.79	3½ "	10 46	2	1	597.58	26 92
Monitor Bark	814.00	4½ "	14 12	1	½	814.00	14 12
Monitor Bark	814.00	3½ "	10 69	5	2½	1,570.00	54 95
Mays, Emuriz A.	429.58	4½ "	19 88	1	¾	429.58	19 88
Mays, Emuriz A.	429.58	3½ "	15 08	7	3½	8,006 71	105 21
Mechanic	253.87	4½ "	8 17	2	1	466.74	16 24
Mechanic	253.87	3½ "	11 02	8	4	2,519.28	89 16
Monarch	814.97	4½ "	22 24	4	2	2,542.28	89 96
Misch, Sophia	685.57	3½ "	18 55	2	1	1,077.24	37 70
Mather S. L.	588.62	3½ "	12 46	4	2	1,423.48	49 84
March, J. P.	855.87	3½ "	16 68	2	1	958 20	38 86
Mocking Bird	476.60	4½ "	82 82	8	4	7,502.00	269 56
Martin, John	987.75	3½ "	8 22	4	2	989.04	82 88
Mars	264.76	3½ "					

STATEMENT—CONTINUED.

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Mercury	230.15	3½ cts.	\$3 05	4	2	920.00	322 39
Metropolis	245.96	4½ "	11 07	1	1½	245.96	11 07
Nilson, C.	811.86	4½ "	14 01	2	1	922.73	28 73
.....	811.86	3½ "	10 90	4	2	1,245.44	48 69
New London	251.78	4½ "	11 88	12	1	508.46	22 66
.....	251.78	3½ "	8 61	8	4	2,018.84	70 48
Narragansett	816.66	4½ "	14 25	2	1	638.92	28 50
.....	816.66	3½ "	11 08	8	4	2,599.23	83 64
Naw, Libbie	281.54	3½ "	8 10	8	4	1,562.82	64 60
Norris, G. D.	262.14	3½ "	9 17	2	1	524.23	18 84
Nell, Fannie	451.02	3½ "	15 78	2	1	902.04	31 54
Nahob	810.88	3½ "	10 86	2	1	620.76	21 73
Oak Leaf	819.86	4½ "	14 87	4	2	1,277.44	57 48
.....	819.86	4½ "	11 18	12	6	8,582.82	184 16
Ogden, Wm. B.	272.17	3½ "	12 25	8	1½	816.51	36 75
.....	272.17	3½ "	9 58	9	4½	2,449.53	85 77
Orkney Lass	281.00	3½ "	12 65	8	1½	848.00	37 95
.....	281.00	3½ "	9 84	7	3½	1,967.00	66 83
Ogarita	604.98	4½ "	27 22	2	1	1,209.96	54 44
.....	604.98	4½ "	21 17	6	8	8,629.88	127 02
Onelda	201.00	3½ "	7 08	6	8	2,206.00	42 15
Penfield, J. B.	291.84	4½ "	18 13	8	1½	875.52	39 39
.....	291.84	3½ "	10 21	7	8½	2,042.88	71 47
Palms, Francis	560.15	4½ "	25 21	1	1½	560.15	25 21
.....	560.15	3½ "	18 61	2	1	1,220.80	39 23
Parker, Clara	424.97	4½ "	19 12	2	1	849.94	38 34
.....	424.97	3½ "	14 87	4	2	1,099.88	50 45
Pelican	818.20	4½ "	86 59	2	1	1,636.40	73 18
.....	818.20	3½ "	28 46	10	5	6,182.00	264 80
Potter, H. C.	809.87	4½ "	13 92	2	1	618.74	27 24
.....	809.87	3½ "	10 58	12	6	8,712.44	129 96
Portland	845.29	4½ "	15 54	2	1	690.53	31 05
.....	845.29	3½ "	12 09	8	4	2,762.82	96 72
Pratt, Lillie	204.15	4½ "	9 19	1	1½	204.15	9 19
Perry, L. W.	258.92	3½ "	8 89	2	1	507.84	17 75
Pamlico	879.71	3½ "	18 29	2	1	759.42	26 36
Plavet	478.84	3½ "	16 57	2	1	946.68	33 14
Rhodes, D. P.	987.93	4½ "	42 21	5	2½	4,689.65	211 05
.....	987.93	3½ "	82 88	14	7	13,181.03	450 08
Racine	594.84	4½ "	24 05	8	1½	1,608.02	72 15
.....	594.84	3½ "	18 70	10	5	5,848.40	187 00
Riverside	814.00	4½ "	14 18	1	1½	814.00	14 13
.....	814.00	3½ "	10 99	7	3½	2,198.00	76 38
Russell, Frank	297.90	4½ "	13 41	2	1	595.80	26 82
.....	297.90	3½ "	10 43	2	1	595.80	26 82
Richards, Alice	285.84	3½ "	10 40	6	8	1,715.04	60 00
Rawson, Lew	861.48	3½ "	12 65	10	5	8,614.30	126 50
South-West	292.00	4½ "	13 14	4	2	1,168.00	52 54
.....	292.00	3½ "	10 22	10	5	2,920.00	102 20
Stalker, M.	267.91	4½ "	12 06	3	1½	803.73	36 18
.....	267.91	3½ "	9 88	9	4½	2,411.19	84 42
Shupe, Wm.	236.12	4½ "	10 62	8	1½	708.86	31 66
.....	236.12	3½ "	8 26	9	4½	2,125.03	74 84
Sherman, Geo.	323.28	4½ "	14 55	4	2	1,298.12	53 20
.....	323.28	3½ "	11 31	10	5	8,282.80	113 10
Sweetheart	538.90	4½ "	24 25	3	1½	1,616.70	72 75
.....	538.90	3½ "	18 86	6	3	8,288.40	113 16
Sigel, Gen'l F.	816.91	4½ "	14 26	3	1½	950.78	42 78
.....	816.91	3½ "	11 09	12	6	8,502.93	135 06
Shawnee	571.78	4½ "	25 78	4	2	2,296.92	102 92
.....	571.78	3½ "	20 01	12	6	6,560.76	240 13
Sea Bird	284.82	4½ "	12 79	8	1½	852.96	38 57
.....	284.82	3½ "	9 95	11	5½	3,127.52	109 45
Sardinia	323.96	4½ "	14 58	2	1	647.92	29 16
.....	323.96	3½ "	11 84	10	5	8,289.60	113 40
San Jacinto	265.74	4½ "	11 96	8	1½	797.22	35 58
.....	265.74	3½ "	9 80	5	2½	1,398.70	46 50
Sandusky	571.71	4½ "	25 73	3	1½	1,715.13	77 19
.....	571.71	3½ "	21 01	11	6½	6,283.81	230 11
Superior, Sch'r.	806.49	4½ "	18 79	8	1½	919.47	41 87
.....	806.49	3½ "	10 78	18	6½	8,954.57	129 49

STATEMENT—CONTINUED.

NAMES.	Tonnage of each.	Rate of Tolls.	Am't paid for one passage.	No. of Passages.	No. of Trips.	Total am't of tonnage of each.	Total am't of tolls paid by each.
Star of Hope.....	276.72	4½ cts.	\$12.45	9	1	558.44	\$24.90
" " ".....	276.72	3½ "	9.09	8	4	2,218.76	77.52
Belkirk.....	811.75	3½ "	14.08	1	1	623.00	28.06
" " ".....	811.75	3½ "	10.91	2	4	2,494.00	87.28
Senator.....	882.88	4½ "	14.96	2	1	664.76	29.82
" " ".....	882.88	3½ "	11.68	8	4	2,659.04	99.04
St. Lawrence.....	825.56	3½ "	11.89	4	2	1,892.24	45.56
Sturges, Wm.....	262.62	3½ "	9.19	2	1	525.24	15.88
Sa-Co.....	281.95	3½ "	9.87	6	8	1,691.68	59.22
Somers, Dick.....	852.21	3½ "	11.68	2	1	664.42	28.26
Spademan, C.....	806.72	3½ "	10.74	2	1	618.44	21.48
Taylor, Sch'r.....	298.15	3½ "	20.44	2	1	596.50	20.88
Trenton.....	217.84	3½ "	7.61	2	1	434.68	15.23
Turner, E. R.....	409.85	3½ "	14.88	4	2	1,637.40	57.62
Taylor, J. V.....	199.94	3½ "	7.00	2	1	399.88	14.00
Tawas, City of.....	290.87	3½ "	10.18	2	1	381.74	20.26
Uranus.....	524.28	3½ "	18.85	2	1	1,048.56	36.70
Verona.....	778.89	4½ "	82.78	4	2	2,918.56	131.12
" " ".....	728.89	3½ "	25.49	12	6	8,740.08	305.88
Van Valkenburg, D. A.....	588.78	4½ "	24.25	1	1½	885.78	24.25
" " ".....	588.78	3½ "	18.80	8	1½	1,616.34	56.58
Van Valkenburg, L.....	801.66	4½ "	18.57	1	1½	831.66	18.37
" " ".....	801.66	3½ "	10.56	1	1½	801.66	10.56
Venus.....	282.88	3½ "	8.15	4	2	565.72	22.60
Wagstaff, David.....	810.95	4½ "	18.89	8	1½	982.85	41.97
" " ".....	810.95	3½ "	10.88	9	4½	2,728.55	97.92
Wend the Wave.....	250.18	4½ "	11.26	4	2	1,000.62	45.04
" " ".....	250.18	3½ "	8.75	5	4	2,001.04	70.00
Wood, S. A.....	814.00	4½ "	14.13	4	2	1,226.00	56.63
" " ".....	814.00	3½ "	10.97	10	5	8,140.00	109.80
Winslow, Kate.....	786.07	4½ "	28.12	2	1	1,472.14	66.24
" " ".....	786.07	3½ "	25.76	2	1	1,472.14	51.62
Walker, C. H.....	302.58	4½ "	18.61	2	1	605.06	27.23
" " ".....	302.58	3½ "	10.59	10	5	8,025.80	105.80
Waucoma.....	861.01	4½ "	16.26	8	1½	1,088.08	48.75
" " ".....	861.01	3½ "	12.64	7	3½	2,527.07	88.48
Williams, E. R.....	293.64	3½ "	10.28	10	5	2,936.40	102.50
Wend, Geo. H.....	858.88	3½ "	12.54	2	1	716.76	25.08
Wall, Chas.....	629.81	4½ "	28.82	4	2	2,517.24	118.28
" " ".....	629.81	3½ "	22.08	12	6	7,451.72	264.86
Wilbor, J. B.....	412.50	3½ "	14.44	2	1	625.00	28.88
Wilcox, Frankie.....	229.50	3½ "	8.08	2	1	459.00	16.06
Winslow, Richard.....	885.20	3½ "	80.98	2	1	1,770.40	61.96
Weaver, Netta.....	810.19	3½ "	10.86	6	3	1,861.14	65.16
Young, Wm.....	883.88	4½ "	15.01	4	2	1,888.92	60.04
" " ".....	883.88	3½ "	11.67	10	5	8,883.80	116.70
York State.....	308.07	4½ "	18.64	3	1½	909.21	46.92
" " ".....	308.07	3½ "	10.61	9	4½	2,727.63	95.49
Yankee.....	286.00	4½ "	10.62	4	2	944.00	42.48
" " ".....	286.00	3½ "	8.26	8	4	1,588.00	66.08
Grand total.....				1,549	774½	584,601.20	\$21,737.11

STATEMENT

Showing the number of passengers reported as having passed up and down during the past season, by the Lake Superior line of steamers; also, the total by each line, and the grand total, as follows:

DIFFERENT LINES.	Up.	Down.	Total.
By the Buffalo, Erie, Cleveland, and Detroit Lake Superior line.....	9,201	4,989	14,170
By the Chicago and Milwaukee Lake Superior line.....	1,583	829	2,412
By the Collingwood and Fort William Lake Superior line.....	9,870	4,559	14,429
Grand total.....			30,966

STATEMENT

Showing the amount and kind of freights shipped to Lake Superior by steamers and sail vessels, giving the total amount shipped by each line, and the grand total :

ARTICLES.	By Buffalo, Erie, Cleveland, and Detroit Lake Superior line.	By sail vessels from Buffalo, Erie, Cleveland, and Detroit, and points in their vicinity.	Total.	By Chicago and Milwaukee Lake Superior line.	By Collingwood and Fort William Lake Superior line.	Grand Total.
Pork, bbls.	2,297	-----	2,297	6,410	2,200	10,907
Flour, bbls.	8,186	-----	8,186	10,610	8,049	26,795
Beef, bbls.	2,068	-----	2,068	8,876	1,881	7,825
Bacon, lbs.	17,328	-----	17,328	822,281	62,850	401,904
Lard, lbs.	54,861	-----	54,861	406,456	15,007	475,224
Butter, lbs.	255,948	-----	255,948	414,677	64,672	785,222
Cheese, lbs.	89,226	-----	89,226	145,510	21,260	245,999
Tallow, lbs.	15,060	-----	15,060	218,110	7,620	235,790
Candles, lbs.	155,761	-----	155,761	84,015	26,808	216,784
Apples, bbls.	20,228	85	20,258	1,686	1,586	28,480
Sugar, lbs.	8,455,670	-----	8,455,670	696,500	277,700	4,419,570
Soap, boxes.	8,728	-----	8,728	7,061	2,818	18,097
Tea, chests.	8,858	-----	8,858	822	2,211	6,886
Coffee, bags.	5,901	-----	5,901	978	274	7,148
Salt, bbls.	28,100	1,000	24,100	611	4,624	29,885
Vinegar, bbls.	970	-----	970	662	299	1,931
Tobacco, lbs.	181,768	-----	181,768	148,968	26,974	307,700
Nails, kegs.	17,869	-----	17,869	1,924	1,407	20,700
Dried Fruit, lbs.	90,548	-----	90,548	88,758	8,005	127,306
Vegetables, bu.	35,597	-----	35,597	10,828	567	46,492
Lime, bbls.	11,052	-----	11,052	1,350	1,371	18,778
Merchandise, tons.	49,446	-----	49,446	5,288	5,290	59,974
Lumber, M.	405	218	623	102	280	955
Boilers.	81	-----	81	6	5	42
Platform Cars.	-----	-----	-----	2	-----	2
Lath, M.	22	-----	22	16	185	228
Window Glass, boxes.	8,907	-----	8,207	1,475	488	5,165
Hay, tons.	1,082	778	1,355	1,195	597	8,647
Cattle, head.	1,082	-----	1,082	2,251	681	8,964
Horses and Mules.	151	-----	151	228	285	614
Hogs, head.	75	-----	75	784	408	1,212
Brick, M.	2,680	2,878	5,008	483	49	5,594
Furniture, pieces.	65,879	-----	65,879	41,585	8,905	116,819
Machinery, tons.	1,456	44	1,500	178	105	1,788
Engines.	21	-----	21	4	5	80
Sheep, head.	211	-----	211	962	772	1,945
Coal, tons.	6,182	89,540	95,722	459	599	96,780
Liquor, bbls.	4,478	-----	4,478	12,965	861	18,819
Malt, lbs.	898,654	-----	898,654	110,470	18,141	1,022,265
Railroad Iron, tons.	2,184	-----	2,184	44	40	2,218
Coarse Grain, bu.	2,598	56,985	56,521	285,688	15,456	809,645
Ground Feed, tons.	57	15	72	4,441	101	5,814
Iron Bars, tons.	2,409	-----	2,409	152	96	2,657
Wagons.	111	-----	111	77	184	822
Kerosene Oil, bbls.	5,178	-----	5,178	218	842	5,788
Limestone, tons.	-----	9,875	9,875	-----	-----	9,875
Stingles, M.	69	-----	69	18	898	430
Cider, bbls.	25	-----	25	-----	-----	25
Sleighs.	12	-----	12	-----	9	12
Fire Clay, tons.	850	100	450	-----	-----	450
Moulding Sand, tons.	65	590	655	-----	-----	655
Panel Doors.	-----	-----	-----	150	-----	150
Window Sash.	-----	-----	-----	11	-----	11
Carboys Acid.	250	-----	250	56	-----	806
Coke, tons.	-----	9,948	9,948	-----	-----	9,948
Powder, tons.	9	934	648	1	824	968
Eggs, bbls.	583	-----	583	2,251	237	3,021
Safes.	11	-----	11	6	-----	17
Stoves.	618	-----	618	-----	-----	618
Horse-Shoes, kegs.	200	-----	200	-----	-----	200
Paper, bales.	800	-----	800	-----	-----	800
Dump Cars.	-----	-----	-----	10	-----	10
Thrashing Machines.	-----	-----	-----	-----	2	9

STATEMENT

Showing the amount and kinds of freight shipped from Lake Superior by steamers and sail vessels, giving the total amount shipped by each line; also the amount shipped by sail vessels, and the grand total:

ARTICLES.	By Buffalo, Erie, Cleveland, and Detroit Lake Superior line.	By Chicago and Milwaukee Lake Superior line.	By Collingwood and Fort William Lake Superior line.	Sail Vessels.	Grand Total.
Mass Copper, tons.....	2,795	21	-----	-----	2,816
Ingot Copper, tons.....	8,861	248	-----	-----	9,104
Stamp Work, tons.....	4,005	2	-----	-----	4,007
Iron Ore, tons.....	116,840	15,794	800	871,687	504,121
Pig Iron, tons.....	28,446	8,211	2,645	5,547	89,849
Fish, half bbls.....	4,994	2,401	1,883	-----	9,228
Lumber, M.....	208	-----	4	-----	207
Shingles, M.....	-----	-----	-----	-----	-----
Furs and Pelts, bundles.....	598	21	1,864	-----	2,188
Hides.....	1,898	4,872	2,680	-----	9,450
Tallow, lbs.....	55,260	19,250	14,000	-----	88,510
Silver Ore, tons.....	5	-----	575	-----	580
Wheat, bu.....	1,861,092	16,000	14,700	728,205	2,119,997
Flour, bbls.....	144,897	1,000	-----	-----	145,897
Potash, tons.....	119	-----	-----	-----	119
Building Stones, tons.....	-----	740	-----	1,478	2,216
Barley, bu.....	-----	-----	-----	-----	-----
Ground Feed, tons.....	204	10	-----	-----	214
Horses, heads.....	49	-----	61	-----	110
Wagons.....	8	-----	29	-----	92
Merchandise, tons.....	502	5	-----	-----	507
Manufactured Copper, tons.....	-----	20	-----	-----	20
Timber, cubic feet.....	-----	-----	-----	78,000	78,000
Garden Seeds, boxes.....	18	-----	-----	-----	18
Cranberries, bbls.....	775	-----	-----	-----	775
Old Railroad Iron, tons.....	196	-----	-----	-----	196
Fresh Fish, cases.....	159	-----	-----	-----	159
Sail Boats.....	-----	-----	7	-----	7
Furniture, pieces.....	-----	-----	75	-----	75
Engines.....	-----	-----	1	-----	1

STATEMENT

Showing the gross receipts for tolls, amount of tonnage, and number of passages of both steam and sail vessels, and dates of opening and closing canal:

DATE.	Gross Receipts.	Tonnage.	No. passages of Sail Vessels.	No. passages of Steamers.	Total number of Passages.	Opened.	Closed.
1855.....	\$4,874 66	106,296.00	-----	-----	-----	June 18.	November 28.
1856.....	7,575 78	161,458.00	-----	-----	-----	May 4.	November 25.
1857.....	9,406 74	180,820.00	-----	-----	-----	May 9.	November 20.
1858.....	10,848 80	219,819.00	-----	-----	-----	April 18.	November 20.
1859.....	16,941 84	852,642.00	-----	-----	-----	May 8.	November 25.
1860.....	24,777 82	408,667.00	-----	-----	-----	May 11.	November 25.
1861.....	16,672 16	276,689.00	-----	-----	-----	May 8.	November 14.
1862.....	21,607 17	359,612.00	-----	-----	-----	April 27.	November 27.
1863.....	30 574 44	507,484.00	-----	-----	-----	April 28.	November 24.
1864.....	34 287 81	571,438.00	1,045	866	1,411	May 2.	December 4.
1865.....	22,389 64	400,062.00	602	895	997	May 1.	December 3.
1866.....	23 069 54	458,580.00	555	458	1,008	May 5.	December 3.
1867.....	89,515 54	556,598.76	589	466	1,305	May 4.	December 3.
1868.....	25,977 14	492,468.47	817	898	1,155	May 2.	December 3.
1869.....	81,579 96	524,884.72	989	899	1,888	May 4.	November 29.
1870.....	41,896 48	690,825.91	1,397	481	1,828	April 29.	December 1.
1871.....	88,865 45	752,100.54	1,064	573	1,687	May 8.	November 29.
1872.....	41,292 44	914,725 08	1,212	792	2,004	May 11.	November 26.
1873.....	44,948 18	1,204,445.25	1,540	968	2,517	May 5.	November 13.

INVENTORY OF STATE PROPERTY AT ST. MARY'S FALLS SHIP CANAL, DEC. 25, 1873.

1 caisson gate.....	
2 scows for moving caisson gate.....	\$2,000 00
1 buggy derrick.....	20 00
1 hand-power winch.....	25 00
4 valves for lock gates (new).....	100 00
14 lamps for locks @ \$6 50 each.....	91 00
4 jack-screws.....	50 00
5 king-bolts for lock-gates.....	10 00
6 boat-hooks for use on locks.....	3 00
1 steam pump (marine), complete.....	3,000 00
1 set extra grates for steam pump.....	
2 platform cars.....	30 00
1 shackle-bar.....	3 50
1 crow-bar.....	2 00
2 lanterns.....	2 50
2 shovels (Ames' No. 2).....	3 00
1 horse, 18 years old.....	75 00
1 harness, worn out.....	
1 cart, worthless.....	
1 sleigh, old.....	10 00
1 high office desk.....	25 00
1 secretary.....	25 00
9 wooden arm-chairs, \$1 50 each.....	13 50
1 letter-press, broken.....	4 00
1 marine clock, poor, 4 years old.....	2 00
1 water-tank.....	5 00
2 bracket lamps (kerosene).....	2 50
1 Davidson's safe, 2 ft. 3 in. x 2 ft. 8 in. by 3 ft. 1 in. (old).....	50 00
1 American base-burner stove.....	30 00
1 box-stove, wood burner, 4 ft. long.....	14 00
3 small box-stoves, (old).....	5 00
1 kitchen stove (old).....	10 00
Total.....	<u>\$5,611 00</u>

ABSTRACT
OF THE
ANNUAL REPORTS
OF THE
COUNTY SUPERINTENDENTS OF THE POOR
OF THE
STATE OF MICHIGAN,
FOR THE YEAR ENDING
SEPTEMBER 30, 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

STATE DEPARTMENT, MICHIGAN, }
SECRETARY'S OFFICE, }
Lansing, December 23d, 1873.

HON. JOHN J. BAGLEY, *Governor of the State of Michigan:*

SIR—In compliance with law, I have the honor to submit herewith my Annual Abstract of the reports of the several Boards of County Superintendents of the Poor for the year ending September 30th, A. D. 1873.

Generally the reports have been prepared with evident care and forwarded with promptness. Corrections and explanations asked for have been cheerfully and promptly made, with few exceptions, and I am enabled to present the Abstract with information from all the counties except Manitou, some weeks earlier than last year. I believe it to be as accurate and reliable as can be prepared, so long as the law does not prescribe a form of record to be kept by the Superintendents and Keepers of Poorhouses. I respectfully suggest that a law providing for uniform records by Superintendents of the Poor and Keepers of County Poorhouses is both desirable and necessary.

I also renew my suggestion of last year that the law requiring the report to be made on the thirtieth day of September be so amended as that it shall be required to be made on the fifteenth day of October for the year ending on the thirtieth day of September.

Although nothing has this year been heard from Manitou county in relation to the subject, it is believed that no important change has been made since last year, and that there are no Superintendents of the Poor in the county.

Very respectfully,

DANIEL STRIKER,
Secretary of State.

ABSTRACT.

TABLES I TO VII, INCLUSIVE,

WITH EXHIBITS FOLLOWING TABLES III AND VII,

AND

SCHEDULES A AND B,

WITH REMARKS FOLLOWING THE TABLES AND SCHEDULES.

CONTENTS.

Table I.—NUMBER OF PAUPERS AND COST. NUMBER TEMPORARILY RELIEVED, AND COST. COST PER WEEK OF PAUPERS. AMOUNTS PAID FROM POOR FUNDS.

Table II.—NUMBER OF INSANE, IDIOTIC, BLIND, AND MUTES.

Table III.—NATIVITIES OF PAUPERS, FOLLOWED BY EXHIBIT A.

Exhibit A.—PER CENT OF PAUPERS TO POPULATION, AND COMPARISON WITH 1872.

Table IV.—VALUE OF PAUPERS' LABOR; TRANSPORTATION EXPENSES; ITEMIZED ANNUAL EXPENSE OF MAINTAINING POORHOUSES; VALUE OF PRODUCTS; PER CENT OF VALUE OF PRODUCTS TO CAPITAL INVESTED.

Table V.—MISCELLANEOUS EXPENSES; SUPERINTENDENTS' SALARIES; COST OF INSANE AT KALAMAZOO, ETC.

Table VI.—EXPENDITURES; PURCHASE OF FARMS, ERECTION AND REPAIR OF BUILDINGS; STOCK, TOOLS, FURNITURE, AND IMPROVEMENTS ON FARMS.

Table VII.—VALUE OF FARMS AND APPURTENANCES.

Exhibit B.—COMPARISON OF VALUES OF FARMS AND BUILDINGS WITH THOSE OF 1872.

Schedule A.—STATEMENTS RELATIVE TO POORHOUSES AND TREATMENT, CARE, ETC., OF INMATES.

Schedule B.—LIST OF SUPERINTENDENTS, BY COUNTIES.

TABLES.

TABLE I.

Showing by Counties the whole number of Paupers received in the County Poorhouses and Wayne and Washtenaw County Asylums for the Insane; the Average number maintained, and the number Under Sixteen Years of Age; the whole number of persons Temporarily Relieved outside the Poorhouses; the Cost of Maintaining the Poorhouses exclusive of interest on Capital invested in the farm and appurtenances, and value of the Paupers' labor; the Cost Per Week of maintaining each Pauper in the Poorhouses exclusive of interest on Capital invested and value of the Paupers' labor; the amount expended in Temporary Relief; and the whole amount paid from the Poor Fund, with Totals for the State; for the year ending September 30th, 1873.

COUNTIES.	PAUPERS.			Number of persons temporarily relieved outside the Poorhouses.	Cost of maintaining the Poorhouses exclusive of interest on Capital invested and value of Paupers' labor, as stated by Superintendent's.	Cost per week of maintaining each Pauper in the Poorhouses, exclusive of interest on Capital invested.*	Amount expended for temporary relief outside the Poorhouses exclusive of transportation and Medical attendance.	Whole Amount paid from the Poor Fund.
	Whole number received.	Average number maintained.	No. under 16 years of age.					
	1	2	3	4	5	6	7	8
Alcona 1.....				24			\$823 82	\$1,250 83
Allegan.....	73	38.	22	638	\$3,665 35	\$1 85	3,064 52	8,684 35
Alpena 2.....	1			84			3,059 60	6,243 76
Antrim.....	a 1			9			402 98	630 48
Barry.....	26	14.	4	180	608 33	84	1,160 82	2,635 94
Bay.....	98	8.62	12	385	1,503 04	3 35	2,280 37	4,020 58
Benzie 1.....				31			848 53	1,107 74
Berrien.....	91	37.50	18	722	4,041 97	2 07	3,046 93	12,139 08
Branch 3.....	35	15.	7	123	b 619 52	76	c 901 96	2,543 13
Calhoun.....	92	40.58	7	448	5,059 02	2 40	6,564 74	12,954 60
Cass.....	61	38.	20	d 150	2,654 08	1 34	1,261 59	8,885 75
Charlevoix 1.....				5			132 58	167 58

* Computed from columns 2 and 5.

1 No poorhouse or farm.

2 Poorhouse just completed.

3 Report closes October 15, 1873.

a Regular pauper, but taken care of outside.

b Evidently an error, for keeper's salary is reported \$500, and expenses for food, clothing, etc., at poorhouse, \$380 40.

c Includes amount paid supervisors.

d Estimated.

TABLE I.—CONTINUED.

COUNTIES.	PAUPERS.			Number of persons temporarily relieved outside the Poorhouses.	Cost of maintaining the Poorhouses exclusive of interest on Capital invested and value of Paupers' labor, as stated by Superintendent's.	Cost per week of maintaining each Pauper in the Poorhouses, exclusive of interest on Capital invested.*	Amount expended for temporary relief outside the Poorhouses exclusive of transportation and Medical attendance.	Whole Amount paid from the Poor Fund.
	Whole number received.	Average number maintained.	No. under 16 years of age.					
	1	2	3	4	5	6	7	8
Cheboygan <i>1</i>	—	—	—	14	—	—	\$579 89	\$916 80
Chippewa <i>1</i>	<i>a</i> 11	—	—	15	—	—	489 61	681 70
Clare.....	6	1.83	—	26	\$2,020 33	\$29 21	815 51	2,498 49
Clinton.....	33	25.	5	95	1,334 84	1 03	438 77	3,126 88
Delta <i>1</i>	—	—	—	29	—	—	859 49	1,576 49
Easton.....	27	23.	—	168	1,895 85	1 66	826 90	2,985 15
Genesee.....	52	33.83	9	426	2,964 97	1 69	5,878 69	11,259 93
G. Traverse.....	8	1.25	—	39	1,276 17	19 48	742 01	2,073 88
Gratiot.....	21	12.	8	70	1,113 60	1 78	270 57	2,646 71
Hillsdale.....	76	46.	8	206	2,625 00	1 10	863 61	4,236 51
Houghton.....	56	33.	21	320	5,443 66	8 17	8,775 16	14,303 07
Huron <i>1</i>	—	—	—	1	—	—	45 83	79 58
Ingham.....	46	29.08	10	418	3,324 12	2 20	917 14	5,469 76
Ionia.....	56	29.50	13	151	2,308 99	1 51	571 66	3,354 46
Iosco.....	10	3.	3	84	755 13	4 84	<i>b</i> 1,232 24	<i>c</i> 3,009 89
Isabella.....	6	2.33	3	21	1,118 00	9 23	400 00	2,118 00
Jackson.....	86	39.	17	550	4,000 00	1 97	700 00	7,249 16
Kalamazoo.....	67	35.	19	568	2,442 91	1 34	2,146 65	6,658 75
Kalkaska <i>1</i>	—	—	—	7	—	—	94 18	152 18
Kent.....	114	53.	15	830	2,493 71	90	1,991 90	6,768 89
Keeweenaw <i>1</i>	<i>d</i> 11	5.	2	75	<i>e</i> 1,193 82	4 59	3,709 20	4,903 02
Lake <i>1</i>	—	—	—	80	—	—	732 18	822 18
Lapeer.....	59	34.	4	251	2,140 00	1 21	2,780 15	8,541 84
Leelanaw <i>1</i>	—	—	—	33	—	—	555 33	—
Lenawee.....	78	56.50	10	837	4,384 96	1 49	12,418 16	17,636 46
Livingston.....	27	12.	8	185	<i>f</i> 2,766 95	4 43	617 40	2,775 44
Mackinac <i>1</i>	<i>g</i> 2	2.	—	21	<i>h</i> 230 00	2 21	427 00	697 00
Macomb.....	74	40.	12	—	4,026 81	1 94	2,296 54	8,484 68
Manistee.....	40	13.50	5	<i>i</i> 45	1,798 42	2 56	1,529 27	4,990 11
Marquette.....	105	14.	8	316	4,245 85	5 83	5,714 97	9,960 83
Mason <i>2</i>	—	—	—	97	—	—	2,481 75	3,679 33
Mecosta.....	18	2.75	2	200	<i>j</i> 463 50	3 24	1,504 20	3,363 83

* Computed from columns 2 and 5.

1 No poorhouse or farm.*2* County has a farm, but no Poorhouse.*a* "Permanent Paupers." The cost of maintaining seems to have been included in amount expended for temporary relief.*b* Includes expense of \$660 87 on account of small-pox.*c* Includes payment of \$127 08 on indebtedness.*d* Probably permanent paupers. Report not clear.*e* So reported. As there is no Poorhouse, it is probably the cost of maintaining eleven regular paupers outside.*f* "Paid from the poor fund, \$1,516 95, and from products of farm, \$1,250."*g* Regular paupers whose board was hired.*h* Expense of board and clothing of two regular paupers, their being no Poorhouse.*i* "Persons and families."*j* See Schedule A, Mecosta County.

TABLE I.—CONTINUED.

COUNTIES.	* PAUPERS.			Number of persons temporarily relieved outside the Poorhouses.	Cost of maintaining the Poorhouses exclusive of interest on Capital invested and value of Paupers' labor, as stated by Superintendent's.	Cost per week of maintaining each Pauper in the Poorhouses, exclusive of interest on Capital invested.*	Amount expended for temporary relief outside the Poorhouses exclusive of transportation and Medical attendance.	Whole amount paid from the Poor Fund.
	Whole number received.	Average number maintained.	No. under 16 years of age.					
	1	2	3	4	5	6	7	8
Menominee 1	1	—	—	54	—	—	\$1,000 00	\$3,306 00
Midland	22	12.	8	100	\$8,329 56	\$5 34	2,000 00	5,329 56
Monroe	56	30.	6	686	2,539 55	1 63	2,034 63	11,729 80
Montcalm	42	15.	11	844	a 500 00	64	1,932 95	5,848 51
Muskegon	40	b 8.50	6	254	1,609 33	3 64	3,716 43	7,594 26
Newaygo	10	5.	3	88	c 403 91	2 38	788 91	2,685 11
Oakland	89	43.	5	247	5,090 72	2 24	4,032 82	9,083 54
Oceana	11	6.	2	41	1,692 85	5 42	882 66	2,762 26
Osceola	6	3.66	1	64	726 15	3 82	1,683 70	5,149 99
Ottawa	56	23.	8	215	1,218 68	1 01	2,328 37	6,262 23
Presque Isle 2	—	—	—	1	—	—	—	7 00
Saginaw	122	42.	8	381	4,730 35	2 17	2,351 59	11,840 00
Sanilac	11	8.50	1	112	1,170 88	2 65	1,798 89	3,341 60
Schoolcraft 2	—	—	—	6	—	—	656 97	1,187 81
Shiawassee	40	22.	6	150	2,231 41	1 95	1,715 28	5,410 49
St. Clair	30	20.	—	d 395	1,978 82	1 90	6,280 53	10,400 32
St. Joseph	49	38.75	10	—	8,418 29	1 69	2,376 43	5,632 23
Tuscola	18	14.	3	180	1,998 48	2 75	1,928 66	7,401 15
Van Buren	37	18.	6	428	2,156 15	2 30	3,243 57	9,265 35
Washtenaw	314	97.20	24	—	9,314 70	1 82	6,743 72	19,820 88
Wayne	1,232	338.50	202	1,650	29,189 30	1 66	23,356 98	60,396 46
Wexford 3	—	—	—	12	—	—	267 76	486 91
Totals	3,798	1,481.88	577	13,785	\$147,722 53	e \$1 94	\$158,039 25	\$403,096 18

* Computed from columns 2 and 5.

1 Poorhouse just completed.

2 No poorhouse or farm.

3 County has a farm, but no Poorhouse.

a Evidently an error, for keeper's salary alone exceeds this amount. *

b "Nearly."

c For eight months. See Schedule A, Newaygo County.

d Estimated.

e Computed from the totals of columns 2 and 5, excluding Branch and Montcalm County totals in those columns, on account of evident error in reported cost of maintaining their Poorhouses. Also excluding Newaygo County total, because the cost of maintaining the Poorhouse in that county covers only a part of the year.

Four counties are not included in Table I., viz.: Emmet, Manitou, Missaukee, and Ontonagon. The clerk of Emmet writes that there are no Superintendents of the Poor in that county. From Manitou nothing on the subject has been received; the Missaukee Superintendents report that they have no paupers who are a county charge, and the Ontonagon Superintendents have failed to make a full report for the county of anything which belongs in this table, although several partial township reports have been received. The Supervis-

ors provide for the poor in their own townships, and the Superintendents do not seem to be able to find out the total expense for the county.

Of the sixty-six counties represented, fifty have farms and poorhouses, fourteen have neither farms or poorhouses, and two have farms but no buildings. Including Emmet, Manitou, and Missaukee, which are not represented in the table, there are seventeen counties in the State without farms or poorhouses, against twenty last year. Including Ontonagon, which is not represented, there are fifty-one counties in the State which have farms and poorhouses against forty-five last year, and two counties only have farms but no poorhouses, whereas last year there were four of this class.

The report from Keweenaw county is no more intelligible than last year, and no reply has been received to a letter asking further information and explanation. The \$1,193 82 reported as the cost of maintaining the poorhouse is probably the expense of maintaining eleven regular paupers.

In Gratiot and Mecosta, the county poor farms are still rented to the keepers, and they are paid a stipulated amount per head, in addition to the use of the farms. See statements of the Superintendents in Schedule A.

The counties of Antrim and Menominee have poorhouses but have maintained no paupers in them within the year, hence there is no showing of the expense of maintaining the poorhouses. In all cases where expenses of this kind were incurred the amount has been reported and appears in the table.

The greatest difference between the whole number of paupers received at the poorhouse and the average number maintained is still found in Bay county. Marquette is still next, while Mecosta and Muskegon follow in order, which seems to confirm the suggestion of last year that such unusual fluctuation may perhaps be accounted for by the fact that in these counties large numbers of lumbermen and miners are employed.

The counties of Macomb, St. Joseph, and Washtenaw again fail to report the number temporarily relieved, though they report temporary relief granted.

Manistee reports forty-five "persons and families" temporarily relieved. We hope that next year the number of persons in each family relieved will be counted and recorded so that the number of *persons* can be reported.

Leelanaw county alone fails to report the amount paid from the poor fund. According to the statement of one of the Superintendents of the Poor of Kent county at the recent convention in Lansing, the *whole* amount paid for the relief and maintenance of the poor in said county is not reported by the Superintendents to the Secretary of State. The townships have a class of poor which they take care of, the expense of whose support is not reported, neither does the report show the expense of supporting the poor in Grand Rapids. A comparison of the expenses of Kent county, as shown in the table with those of other counties, is therefore valueless.

The Wayne county Superintendents made no statement this year of the amount expended in the care and maintenance of the poor in the city of Detroit.

In Clare and Grand Traverse counties the large cost per week of maintaining each pauper in the poorhouses is probably due to expenses incurred in making improvements on the farms, which the Superintendents included when making up the cost of maintaining the poorhouses during the year.

The amounts paid from the poor funds of the several counties, as shown in column eight, do not in all cases comprise the whole amount expended in such counties in the care and maintenance of the poor. Some expenses are paid from other funds. Such are indicated by foot-notes so far as the reports themselves show.

TABLE II.

Showing by counties the whole number, average number, and number under sixteen years of age of the Insane, Idiotic, Blind, and Mutes, received and Maintained in the County Poorhouses and Wayne and Washtenaw County Asylums for the Insane, with Totals for the State, during the year ending September 30th, 1873.

COUNTIES.	INSANE.			IDIOTIC.			BLIND.			MUTES.		
	Whole No. Re- ceived.	Average No. Maintained.	No. under 16 years of age.	Whole No. Re- ceived.	Average No. Maintained.	No. under 16 years of age.	Whole No. Re- ceived.	Average No. Maintained.	No. under 16 years of age.	Whole No. Re- ceived.	Average No. Maintained.	No. under 16 years of age.
Allegan.....	4	3.		6	6.	1						
Antrim.....				^a 1	1.							
Barry.....	2	2.		3	3.							
Berrien.....	12	5.08		5	4.25		3	2.08		2	2.	
Branch 1.....	7	8.		2	2.	1						
Calhoun.....	16	12.75		2	.87	2	2	2.				
Cass.....	2	2.		4	3.17							
Chippewa 2.....							^b 2	2.				
Clare.....	1			1	1.							
Clinton.....	2	1.		6	6.		2	2.				
Eaton.....	4	4.		9	8.		1	1.				
Genesee.....	9	7.33		6	5.75							
Gratiot.....				6	4.50							
Hillsdale.....	16	9.		6	6.		1	1.				
Houghton.....	4	3.50		1	1.		3	3.		1	1.	
Ingham.....	2	2.		2	2.		1	1.				
Ionia.....	3	1.		3	3.					1	1.	
Iosco.....	1	^c										
Isabella.....	1	1.										
Jackson.....	18	13.					3	3.				
Kalamazoo.....	8	6.		19	14.	5	1	1.		1	1.	1
Kent.....	13	13.		8	8.		1	1.	1			
Keweenaw 2.....	1	^d										
Lapeer.....	5	4.25		7	6.		3	1.50		2	1.17	
Lenawee.....	15	10.		6	6.		3	3.		1	1.	
Livingston.....	6	4.50		2	1.08					1	1.	
Macomb.....	12	9.		11	10.	2	1	1.				
Manistee.....	4	1.17										
Marquette.....	2	^d										
Mecosta.....	1	.17		1	1.							
Midland.....	4	1.33		1	1.							
Monroe.....	1	1.		8	8.	1	2	2.				
Montcalm.....				6	5.50	4						
Muskegon.....				1	1.	1						
Newaygo.....				2	2.		1	1.				
Oakland.....	10	9.		10	10.	1	1	1.				

1 Report closes October 15, 1873.

2 No Poorhouse or farm.

^a Permanent pauper, but maintained outside the Poorhouse.

^b Permanent paupers. Indians.

^c "Only in four days."

^d Not reported.

TABLE II.—CONTINUED.

COUNTIES.	INSANE.			IDIOTIC.			BLIND.			MUTES.		
	Whole No. Received.	Average No. Maintained.	No. under 16 years of age.	Whole No. Received.	Average No. Maintained.	No. under 16 years of age.	Whole No. Received.	Average No. Maintained.	No. under 16 years of age.	Whole No. Received.	Average No. Maintained.	No. under 16 years of age.
Oceana.....	3	1.08	1	—	—	—	1	1.	—	—	—	—
Ottawa.....	2	2.	—	8	7.	—	1	1.	—	1	1.	—
Saginaw.....	2	2.	—	4	4.	—	—	—	—	—	—	—
Sanilac.....	^a 6	5.92	—	1	1.	—	—	—	—	—	—	—
Shiawassee.....	9	6.	—	4	3.	2	—	—	—	—	—	—
St. Clair.....	6	6.	—	1	1.	—	1	1.	—	1	1.	—
St. Joseph.....	9	8.	—	2	2.	2	3	3.	—	1	1.	—
Tuscola.....	3	1.50	—	2	2.	1	—	—	—	—	—	—
Van Buren.....	2	2.	—	1	1.	—	—	—	—	—	—	—
Washtenaw.....	37	28.92	—	7	4.75	—	2	2.	—	—	—	—
Wayne.....	^b 151	91.50	3	21	21.	3	8	3.	—	—	—	—
Totals.....	412	284.00	4	196	177.87	26	47	39.58	1	12	11.17	1

^a "A part of these are subject to fits and insanity, and part are insane all the time."

^b All maintained in the county asylum.

Forty-seven counties are represented in Table II. Of the twenty-three counties unrepresented, six, viz.: Alpena, Bay, Grand Traverse, Menominee, Ontonagon, and Osceola have Poorhouses, but no inmates are reported of either of the classes comprised in the table.

Chippewa and Keweenaw, though they have no Poorhouses, appear for the purpose of including two blind paupers in the former and one insane in the latter county. There is an increase of insane in Poorhouses over last year of twelve, and a decrease of two in the Wayne and Washtenaw county asylums. The idiotic in Poorhouses have increased thirty-five since last year, but the blind have decreased three and the mutes ten.

The number of insane, idiotic, blind, and mutes together, under sixteen years of age, in Poorhouses, have decreased from forty-four to twenty-nine since last year, and the insane under sixteen years of age in the Wayne county asylum from six to three.

TABLE III.

Showing, by Counties, the Nationalities of the Paupers maintained in the County Poorhouses, and Wayne and Washtenaw County Asylums for the Insane; also permanent Paupers maintained outside the Poorhouses, with Totals for the State, for the year ending September 30, 1873.

COUNTIES.	Americana. *	English.	Irish.	Scotch.	German.	French.	Italians.	Swedes.	Canadians.	Negroes. †	Mulattoes. ‡	Indians.	Danes.	Russians.	Hollanders.	Welsh.	Unknown. |	Totals.
Allegan.....	49		7	6	3			4			4							73
Alpena 1.....																	1	1
Antrim.....																	a 1	1
Barry.....	21	1	4															26
Bay.....	10	13	33	11	16	10		5										98
Berrien.....	56	2	12		10			5	4	2								91
Branch 2.....	17	1	4	2	b 9				1							1		35
Calhoun.....	53	10	8		11			1	5	3	1							92
Cass.....	49	1	1					2	2		6							61
Chippewa 3.....												11						11
Clare.....	3				1				1			1						6
Clinton.....	17		1		14				1									33
Eaton.....	17	1	3		3					1							2	27
Genesee.....	32	1	13		4					1		c 1						52
G. Traverse.....	2		1															3
Gratiot.....	15	2	1	3														21
Hillsdale.....	26	12	14		20				d 4									76
Houghton.....	31	6	13	1	3			2										56
Ingham.....	24	4	10		5						3							46
Ionia.....	42	1	4	3	3	e 1			1				1					56
Iosco.....	8		2															10
Isabella.....	6																	6
Jackson.....	42	7	15	2	4					12							4	86
Kalamazoo.....	26	6	9		9												17	67
Kent.....	52	3	25	8	f 11	1		6	1				g 2	10				114
Keweenaw 3.....	1	2	6		1	1												11
Lapeer.....	41	7			8				7	1								59
Lenawee.....	36	21	7	1	7	1				5								78
Livingston.....	21		4		1							c 1						27
Mackinac 3.....																	2	2
Macomb.....	28	6	16		16			1	6					1				74
Manistee.....	4	3	7		11			h 15										40
Marquette.....	16	13	32	4	11	1			24	4								105
Mecosta.....	12		1		1			1	1				2					18

* Includes all whites born in the United States.

† Includes only those in whom there appears no mixture of white blood.

‡ Includes all those in whom there appears a mixture of white and negro blood.

| Includes those whose nationality was not reported, as well as those reported "unknown."

1 Poorhouse just completed.

2 Report closes October 15, 1873.

3 No poorhouse.

a Permanent pauper, but maintained outside the Poorhouse.

b Includes one Hungarian.

c "Half-breed."

d Includes one Australian.

e Spaniard.

f Includes four Belgians.

g One a Pole and the other a Finlander.

h "Danes, Norwegians, and Swedes."

TABLE III.—CONTINUED.

COUNTIES.	Americans. *	English.	Irish.	Scotch.	Germans.	French.	Italians.	Swedes.	Canadians.	Negroes. †	Mulattoes. ‡	Indians.	Danes.	Russians.	Hollanders.	Welsh.	Unknown. ¶	Totals.
Menominee 1																	1	1
Midland	15	1	1						4			1						23
Monroe	24	1	7	1	7	11								5				56
Montcalm	23	6	4					8	2				4					42
Muskegon	12	2	5		5			a12							4			40
Newaygo	7		1		1			1										10
Oakland	49	4	16	5	3				1	4							7	89
Oceana	7		1		1	2												11
Osceola	2		1	1	1			1										6
Ottawa	15	3	7		8	3		b5		1					14			56
Saginaw	84	6	30	4	21	4		4	12	2	5							122
Sanilac	2	1		1	3				4									11
Shiawassee	28		6		c5												1	40
St. Clair	11		8	2	1			d3	4							1		39
St. Joseph	35	3	2	2	4	2				1								49
Tuscola	13	1			1				8									18
Van Buren	29	1	5		1					1								37
Washtenaw	119	37	84	7	34	3	1		12	17								314
Wayne	369	110	403	52	201	51	3	12		50	15	1	6	5		4		1,283
Totals	1,551	299	834	111	474	91	4	107	76	105	34	16	13	13	28	6	36	3,799

* Includes all whites born in the United States.

† Includes only those in whom there appears no mixture of white blood.

‡ Includes all those in whom there appears a mixture of white and negro blood.

§ Includes those whose nationality was not reported, as well as those reported "unknown."

¶ Poorhouse just completed.

a "And other Scandinavians."

b Norwegians.

c Includes two Swiss.

d Includes two Norwegians.

Fifty-three counties appear in Table III. Three of these have no poorhouses but are included to show the nationalities of permanent paupers.

The American-born having one or both parents foreign-born are omitted for the reason that but few were reported, and it is thought the showing would be valueless.

A.

EXHIBIT of the Per Cent of Paupers of the more numerous classes to the total Population in the State of the same classes, respectively, and of the whole number of Paupers in the State to the total Population of the State for the Year ending September 30th, 1873, to which is added, for comparison, a column showing the Per Cent of the same classes in 1872.

NATIONALITIES.	Total Pop- ulation. <i>a</i>	No. of Paupers. <i>b</i>	Per Cent. <i>c</i>	Per Cent in 1872. <i>d</i>
Canadians	86,185	76	.09	.18
Americans <i>1</i>	916,049	1,525	.17	.16
Mulattoes <i>2</i>	6,228	34	.55	.85
Germans	64,148	466	.73	.60
English	85,047	299	.85	.59
Scotch	8,552	112	1.80	.83
Negroes <i>3</i>	5,521	105	1.88	1.30
Irish	42,013	884	1.98	1.66
French	3,120	90	2.88	2.43
Swedes	2,406	99	4.16	3.38
All in the State	1,184,059	<i>c</i> 3,798	.32	.27

1 All whites born in the United States.

2 All in whom there appears a mixture of white and negro blood.

3 All Negroes in whom there appears no trace of white blood.

c Taken from the published Census of the United States for 1870.

d Taken from the foregoing table.

e Computed in the Secretary of State's office.

f Taken from the published abstract for 1873.

g As stated by the Superintendents. Table I.

TABLE IV.

Showing by Counties the Estimated Value of the Pauper's labor; the Estimated Value of the Farms and Appurtenances; the Amount paid for the Transportation of the Indigent Insane, the Poorhouses, so far as reported by the Superintendents, including interest at seven per cent on the year ending September 30, 1873.

COUNTIES.	Estimated value of Paupers' Labor.	Estimated value of all the products of the Farms.	Per Cent of value of products to the capital invested in Farms and Appurtenances.*	TRANSPORTATION EXPENSES.				EXPENSE OF	
				Of Paupers to and from the Poorhouses.	Of Poor Persons to their Friends.	Of Insane to and from Asylum, at Kalama-zoo.	Totals.	Keeper's Salary.	Medical Attendance.
1 Alcona ¹					\$50 00		\$50 00		
2 Allegan.....	\$100 00	\$2,000 00	11.37	\$50 90	146 05		226 95	\$750 00	\$36 40
3 Alpena ²					181 00		181 00		
4 Barry.....	100 00	679 51	8.87	4 00	45 00	\$8 00	57 00	296 45	37 50
5 Bay.....	100 00	1,000 00	13.39	27 50	243 16		270 66	* 600 00	700 00
6 Benzie ¹						55 25	55 25		
7 Berrien.....	200 00	1,364 00	6.17	269 33	256 58	70 63	596 49	600 00	335 04
8 Branch ³	50 00	881 55	5.51		70 75		70 75	500 00	50 00
9 Calhoun.....	284 00	1,410 10	7.53	22 25	117 50	13 96	153 71	800 00	80 00
10 Cass.....	300 00	2,500 00	9.77	21 00	84 61	11 60	117 21	916 66	243 03
11 Charlevoix ¹					30 00		30 00		
12 Chippewa ¹					10 00		10 00		
13 Clare ⁴	50 00	500 00	10.00	4 75	6 00		10 75	200 00	50 00
14 Clinton.....	125 00	917 00	9.51	13 15	40 00		53 15	730 00	167 30
15 Delta ¹					27 00	* 60 00	96 00		
16 Eaton.....	300 00	1,150 00	10.90	10 00	15 00		25 00	500 00	49 00
17 Genesee.....	300 00	1,000 00	6.15	35 00	152 30	125 00	312 30	700 00	400 00
18 Grand Traverse.....		632 80	9.90	5 00	163 44	24 20	192 64	420 35	33 00
19 Gratiot.....		400 00	6.04	12 00	20 00		32 00		31 75
20 Hillsdale.....	1,000 00	2,300 00	10.68	67 00	155 00		222 00	1,000 00	99 25
21 Houghton.....		1,250 00	16.50	31 00	48 25		79 25	900 00	430 00
22 Ingham.....	200 00	2,000 00	15.84	25 73	180 35		156 08	1,025 00	144 00

* Computed in the Secretary of State's Office.

¹ No poorhouse or farm.

² Poorhouse just completed.

³ Report closes October 15, 1873.

⁴ Farm and buildings purchased within the year.

* From contingent fund.

* County physician's salary. Paid from contingent fund.

* Report does not state to what asylum.

f "Included in expense of maintaining Poorhouse." See Schedule A, Gratiot county.

TABLE IV.

products of the County Poor Farms; the Per Cent of value of products to the capital invested in other Paupers and Poor Persons; the several Items of exclusively Annual Expense of maintaining capital invested in Farms and Appurtenances, with Totals for each County and for the State, for

MAINTAINING THE POORHOUSES, ITEMIZED. (Annual Expense Wholly.)

Food Purchased.	Clothing Purchased.	Hay Purchased.	Grain Purchased.	Labor Hired.	Seed Purchased.	Funeral Expenses.	Sundry Supplies not before enumerated.	Interest on Capital Invested at Seven Per Cent.†	Totals.‡	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1
\$25 75	\$187 37	-----	-----	\$208 32	\$15 10	\$72 40	-----	\$1,220 94	\$2,686 31	2
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	3
-----	179 63	-----	-----	-----	-----	55 00	-----	568 47	1,126 10	4
\$98 94	13 99	-----	-----	40 17	-----	\$429 25	-----	522 90	3,998 34	5
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	6
145 50	\$25 09	-----	-----	\$20 00	3 00	15 00	-----	1,548 05	3,951 59	7
196 57	175 94	-----	\$50 23	193 00	59 57	-----	-----	1,190 70	2,351 10	8
510 64	265 39	27 00	33 00	590 30	22 12	310 11	-----	1,310 44	3,861 31	9
\$398 39	\$57 30	10 40	-----	972 59	34 10	40 00	-----	1,792 00	5,009 94	10
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	11
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	12
\$50 00	50 00	100 00	100 00	\$247 33	50 00	15 00	-----	350 00	1,519 33	13
-----	-----	-----	-----	-----	-----	55 00	-----	675 15	1,627 93	14
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	15
\$300 00	173 75	200 00	150 00	220 00	25 00	27 00	-----	738 50	2,883 25	16
-----	-----	-----	-----	220 34	-----	-----	-----	1,137 99	2,458 33	17
-----	10 57	-----	20 93	\$31 37	21 33	17 00	-----	447 23	1,901 33	18
-----	-----	-----	-----	73 00	-----	-----	-----	463 40	563 15	19
\$50 00	600 00	-----	-----	-----	-----	48 00	-----	1,507 80	3,900 05	20
2,033 71	142 31	-----	108 00	426 70	34 59	133 00	\$114 35	530 25	4,364 91	21
-----	-----	-----	-----	-----	-----	38 00	-----	833 61	2,090 61	22

† Computed on the county totals in Table VII.

‡ Extensions of the eleven preceding columns.

• Includes funeral expenses outside the Poorhouse.

• Included in the items for Poorhouse and county farm.

• Paid for insurance and to blacksmith and harness-maker.

TABLE IV.—CONTINUED.

COUNTIES.	Estimated value of Paupers' Labor.	Estimated value of all the products of the Farms.	Per Cent of value of products to the capital invested in Farms and Appurtenances.	TRANSPORTATION EXPENSES.				EXPENSE OF	
				Of Paupers to and from the Poorhouse.	Of Poor Persons to their Friends.	Of Inmate to and from Asylum at Kalamazoo.	Totals.	Keeper's Salary.	Medical Attendance.
1 Ionia.....	\$100 00	\$1,154 70	7.20	\$20 65	\$50 50	\$40 25	\$111 40	\$275 00	\$74 50
2 Iosco.....	—	"	—	—	b 189 50	—	189 50	c 518 85	88 50
3 Isabella.....	—	1,600 00	16.08	—	—	40 00	40 00	525 00	5 00
4 Jackson.....	100 00	2,468 00	10.07	50 00	195 00	85 00	280 00	775 00	300 00
5 Kalamazoo.....	850 00	1,055 00	5.17	81 00	180 00	—	161 00	850 00	162 50
6 Kent.....	—	1,200 00	7.27	103 00	144 95	52 85	300 80	1,000 00	* 412 43
7 Lake ¹	—	—	—	—	18 50	—	18 50	—	—
8 Lapeer.....	390 00	986 50	9.27	9 00	48 70	89 58	147 28	710 00	155 00
9 Lenawee.....	150 00	1,765 00	4.88	18 75	75 80	80 25	124 80	1,200 00	175 00
10 Livingston.....	150 00	1,740 00	13.38	43 50	4 00	101 00	148 50	500 00	75 00
11 Macomb.....	300 00	1,397 00	5.85	51 90	4 00	—	55 90	700 00	\$78 88
12 Manistee.....	148 00	514 00	4.90	—	55 40	—	55 40	525 00	\$165 00
13 Marquette.....	50 00	145 00	1.08	66 60	40 00	80 00	186 60	600 00	1,684 00
14 Mason ²	—	—	—	—	47 50	—	47 50	—	—
15 Mecosta.....	25 00	247 00	6.04	24 75	225 05	—	249 80	1,468 50	85 00
16 Menominee ³	—	—	—	—	58 00	—	58 00	—	—
17 Midland.....	—	1,000 00	20.00	50 00	70 65	—	120 65	400 00	75 00
18 Monroe.....	240 00	2,768 50	10.51	20 45	110 00	68 10	198 55	500 00	82 75
19 Montcalm.....	200 00	1,188 50	11.95	21 00	85 00	—	106 00	650 00	145 00
20 Muskegon.....	—	1,079 51	18.45	40 10	215 20	21 00	276 30	544 46	181 75
21 Newaygo ⁴	—	—	—	14 50	122 30	—	136 80	175 00	22 25
22 Oakland.....	150 00	1,265 00	8.89	88 90	—	—	88 90	450 00	146 84
23 Oceana.....	50 00	922 88	12.44	—	—	85 00	85 00	450 00	24 58
24 Ontonagon ⁵	—	579 99	20.71	—	—	—	—	550 00	—
25 Osceola ⁶	—	250 00	8.20	—	17 85	—	17 85	250 00	70 15
26 Ottawa.....	175 00	1,518 98	8.51	119 00	119 35	18 50	256 85	725 00	129 68

* Computed in the Secretary of State's Office.

¹ No Poorhouse or farm.² County has a farm but no Poorhouse.³ Poorhouse just completed.⁴ Farm and buildings purchased within the year.⁵ No paupers maintained in the Poorhouse.⁶ "Keeper has the use of the farm gratis, and is paid a regular weekly price for board."⁷ Includes amount expended for transportation of poor persons to the Poorhouse.⁸ "For board." See Schedule A, Iosco County.⁹ Includes \$179 10 for drugs and medicines.¹⁰ "By the year." Includes medical attendance outside the Poorhouse.¹¹ Includes amount expended for medicines. County physician's salary of \$600 paid from the general fund.¹² This includes expense of maintaining Poorhouse. See Schedule A, Mecosta County.

TABLE IV.—CONTINUED.

MAINTAINING THE POORHOUSES, ITEMIZED. (Annual Expense Wholly.)

Food Purchased.	Clothing Purchased.	Hay Purchased.	Grain Purchased.	Labor Hired.	Seed Purchased.	Funeral Expenses.	Snodry Supplies not before Enumerated.	Interest on Capital Invested at Seven Per Cent. †	Totals. ‡	
\$228 68	\$100 00	-----	-----	\$111 00	\$48 00	\$70 00	-----	\$1,128 86	\$2,325 54	1
-----	59 76	-----	-----	-----	-----	-----	-----	352 80	944 41	2
100 00	24 00	-----	-----	4	-----	12 00	-----	696 50	1,362 50	3
800 00	268 00	\$60 00	\$37 00	467 00	115 00	169 00	-----	1,712 20	4,708 20	4
-----	-----	-----	-----	-----	-----	-----	-----	1,429 75	2,442 25	5
1,618 73	298 15	-----	-----	209 25	8 00	86 00	\$21 80	1,155 00	4,759 06	6
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	7
642 00	620 00	-----	25 00	158 00	17 00	90 00	-----	744 80	2,156 60	8
714 00	525 00	85 00	75 00	290 00	15 00	80 00	-----	2,541 00	5,750 00	9
329 98	98 25	-----	-----	374 85	25 00	-----	-----	910 85	2,318 43	10
540 71	673 62	52 04	-----	25 00	71 00	-----	-----	1,670 41	4,011 66	11
588 30	177 67	81 18	207 66	110 24	48 88	-----	1 60 00	734 44	2,588 37	12
1,306 55	191 97	189 00	48 82	45 00	-----	227 50	\$214 19	942 55	4,465 18	13
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	14
-----	-----	-----	-----	-----	-----	18 50	-----	286 44	848 44	15
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	16
522 90	312 00	-----	-----	367 57	75 00	84 50	-----	259 00	2,196 97	17
87 61	541 41	-----	-----	543 00	-----	20 00	-----	1,841 20	3,565 97	18
250 00	200 00	50 00	22 50	285 56	-----	75 00	-----	666 75	2,345 41	19
304 07	145 74	-----	78 87	190 38	15 95	10 00	229 89	409 57	2,045 71	20
205 66	39 57	6 68	-----	14 75	-----	-----	-----	79 55	544 41	21
658 31	505 38	-----	-----	518 90	100 15	20 00	-----	2,277 28	4,671 36	22
344 05	78 08	12 00	-----	219 99	29 85	10 00	-----	518 91	1,687 46	23
-----	-----	21 00	76 80	238 45	84 58	-----	-----	196 00	1,166 78	24
328 16	44 74	80 00	-----	29 00	-----	49 25	-----	218 86	1,009 66	25
529 73	175 09	-----	-----	267 59	-----	24 00	-----	1,249 50	3,100 49	26

† Computed on the county totals in Table VII.

‡ Extensions of the eleven preceding columns.

§ Amount included in "Improvements on farm." Table VI.

¶ For blacksmithing.

|| See Schedule A, Manistee County.

^ For insurance.

^ For fuel.

TABLE IV.—CONTINUED.

COUNTIES.	Estimated value of Paupers' Labor.	Estimated value of all the Products of the Farms.	Per Cent of value of products to the capital invested in Farms and Appurtenances.*	TRANSPORTATION EXPENSES.				EXPENSES OF	
				Of Paupers to and from the Poorhouse.	Of Poor Persons to their Friends.	Of Insane to and from Asylum at Kalama-zoo.	Totals.	Keeper's Salary.	Medical Attendance.
1 Saginaw	-----	\$1,449 00	10.10	\$264 00	\$381 58	\$30 00	\$675 58	\$400 00	\$739 20
3 Santilac	-----	900 00	9.78	16 00	-----	-----	16 00	400 00	65 40
8 Schoolcraft ¹	-----	-----	-----	440 34	17 00	-----	57 34	-----	-----
4 Shiawassee	\$80 00	619 00	9.91	14 60	34 90	5 60	118 60	850 00	89 18
5 St. Clair	75 00	500 00	9.45	8 30	163 71	-----	171 01	879 16	72 20
6 St. Joseph	200 00	996 95	9.82	86 30	-----	18 80	50 10	700 00	91 00
7 Tuscola	-----	1,040 00	7.94	163 50	-----	25 00	187 50	\$15 00	100 50
8 Van Buren	150 00	1,077 00	6.41	-----	-----	20 00	20 00	600 00	111 90
9 Washtenaw	700 00	1,745 00	5.55	68 42	66 90	48 75	194 07	550 00	56 25
10 Wayne	756 50	7,330 23	12.97	1,073 41	800 75	18 00	1,892 16	2,586 86	779 12
11 Wexford ²	-----	-----	-----	-----	-----	81 00	81 00	-----	-----
Totals	\$7,628 50	\$30,519 15	8.82	\$3,054 98	\$4,968 68	\$1,320 67	\$9,344 33	\$30,851 29	\$3,540 67

* Computed in the Secretary of State's Office.

¹ No poorhouse or farm.² County has a farm but no Poorhouse.³ His salary is \$400 per year. Has called for only \$200."⁴ To boarding place.⁵ Report does not state to what asylum.⁶ Includes \$600 paid to keeper of asylum, and \$1,186 86 to baker and assistants.

Eleven counties do not appear in Table IV., viz.: Antrim, Cheboygan, Emmet, Huron, Kalkaska, Keweenaw, Leelanaw, Mackinac, Manitou, Missaukee, and Presque Isle. Antrim had a poorhouse during the year but reports no expenses of the kinds comprised in this table. The others, with the exception of Manitou, from which nothing has been heard, and Emmet, which the county clerk says has no Superintendents, report no poorhouses, and no expenses of the kind shown in the table.

TABLE IV.—CONTINUED.

MAINTAINING THE POORHOUSES, ITEMIZED. (Annual Expense Wholly.)

Food Purchased.	Clothing Purchased.	Hay Purchased.	Grain Purchased.	Labor Hired.	Seed Purchased.	Funeral Expenses.	Sundry Supplies not before Enumerated.	Interest on Capital Invested at Seven Per Cent. †	Totals. ‡	
\$2,642 82	\$608 73	-----	-----	-----	\$63 60	\$271 50	*\$198 88	\$997 89	\$5,921 62	1
288 20	87 84	-----	-----	\$296 86	27 08	18 00	*28 21	644 00	1,840 59	2
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	3
406 78	284 88	-----	-----	-----	5 00	24 00	-----	572 25	2,158 44	4
†1,815 46	-----	\$45 75	\$118 70	276 82	87 61	12 00	-----	370 80	2,377 50	5
-----	-----	-----	-----	-----	-----	-----	-----	646 80	1,487 80	6
24 66	22 00	22 32	-----	328 90	24 00	54 00	-----	917 00	2,168 40	7
276 75	618 86	-----	-----	670 48	60 56	399 50	-----	1,176 85	3,908 85	8
3,891 98	2,700 00	-----	25 00	1,261 91	102 90	55 00	-----	2,215 50	10,868 49	9
13,120 88	3,529 89	129 65	108 85	1,201 04	106 76	325 00	‡2,072 97	3,965 09	27,904 02	10
-----	-----	-----	-----	-----	-----	-----	§110 80	-----	10 80	11
\$37,910 92	\$15,958 80	\$1,065 97	\$1,275 85	\$12,782 11	\$1,457 86	\$3,334 51	\$2,881 29	\$48,424 24	\$164,483 71	

† Computed on the county totals in Table VII.

‡ Extensions of the eleven preceding columns.

* Insurance and printing.

† " Tobacco."

‡ Includes amount paid for clothing.

§ " Included in general account."

|| Includes \$1,876 46 for fuel.

} Tax on poor farm.

Fifty-nine counties are represented. Of these ten show transportation expenses only.

Clare, Newaygo, and Osceola purchased farms and buildings within the year, and the item "interest on capital invested" for those counties is probably too large, as the interest was computed for the whole year in each case.

The same is true for those counties which have in any way increased the valuation of their farms or buildings within the year.

TABLE V.

Showing, by Counties, the Amounts paid to Superintendents of the Poor, Supervisors, Justices of the Peace, Directors of the Poor; for Funeral Expenses and Medical Attendance outside the Poorhouses, and for the Support and Care of Indigent Insane Persons at the State Asylum at Kalamazoo; with Totals for the State, for the year ending Sept. 30th, 1873.

COUNTIES.	To Superintendents of the Poor.	To Supervisors.	To Justices of the Peace.	To Directors of the Poor.	Funeral Expenses outside the Poorhouses.	Medical Attendance outside the Poorhouses.	Support of Insane at Asylum at Kalamazoo.
Alcona 1	\$182 00					\$245 00	
Allegan	631 75	\$262 63				628 50	
Alpena 2	871 88				\$141 50	666 50	
Antrim	140 00					87 50	a
Barry	b 303 00	20 25				149 91	
Bay	c 450 00				d	24 00	
Benzie 1						208 96	
Berrien	221 48	217 01				1,925 39	
Branch 3	237 50	e				73 00	
Calhoun	605 00	66 84				373 75	\$2,218 80
Cass	150 00	23 00				144 80	
Charlevoix 1						5 00	
Cheboygan 1	106 00				27 71		
Chippewa 1	100 00				66 09	16 00	
Clare	155 80					136 90	
Clinton	100 00	18 00				209 80	
Delta 1	50 00				134 00	571 00	
Eaton	450 00	72 90				60 00	
Genesee	b 651 82	244 60				415 13	
Grand Traverse						26 00	
Gratiot		8 89				118 25	
Hillsdale	c 210 00	35 00				333 65	
Houghton	f 800 00					440 00	
Huron 1					g 39 83	34 25	
Ingham	296 20	51 00			248 48	212 75	
Ionia	139 25	15 00				354 50	
Iosco	224 52					424 25	
Isabella	90 00					400 00	
Jackson	650 00	25 00				813 50	
Kalamazoo	700 00	4 00				406 50	
Kalkaska 1	40 00					58 00	
Kent	573 00	18 75			846 00	h 244 85	
Lake 1	c 103 00	c 18 00				76 50	241 40
Lapeer	631 73	23 50			181 00	1,047 65	

1 No Poorhouse or farm.

2 Poorhouse just completed.

3 Report closes October 15, 1873.

a One insane person maintained at Kalamazoo, but the expense was not reported.

b Paid from general fund.

c Paid from contingent fund.

d Included in funeral expenses at the Poorhouse.

e Included in "item for temporary relief," Table f.

f Not included in amount paid from poor fund. Orders issued by County Clerk.

g "Board and funeral expenses."

h Includes \$164 85 for drugs and medicines.

TABLE V.—CONTINUED.

COUNTIES.	To Superintendents of the Poor.	To Supervisors.	To Justices of the Peace.	To Directors of the Poor.	Funeral Expenses outside the Poorhouses.	Medical Attendance outside the Poorhouses.	Support of Insane at Asylum at Kalamazoo.
Lenawee.....		\$768 28				\$1,747 60	
Livingston.....	\$10 00	25 25				462 45	
Mackinac <i>1</i>	40 00						
Macomb.....	212 00	168 00				1,089 10	
Manistee.....	<i>a</i> 240 00				<i>b</i>		
Marquette.....	<i>d</i> 1,200 00					<i>e</i> 508 45	
Mason <i>2</i>	265 00				\$43 60	841 48	
Mecosta.....	355 00	58 57				252 25	
Menominee <i>3</i>	175 60				<i>f</i> 122 50	418 65	
Midland.....	300 00	30 00				125 00	
Monroe.....	259 00	22 68				629 22	
Montcalm.....	250 00	21 00			275 00	600 00	
Muskegon.....	<i>f</i> 965 00	19 00				1,664 81	
Newaygo.....	150 00					56 00	
Oakland.....	267 00	311 60					
Oceana.....	143 10					<i>g</i>	
Ontonagon.....					<i>h</i> 33 00	171 75	
Osceola.....	373 91					83 83	
Ottawa.....	<i>i</i> 521 08	28 25				894 40	
Saginaw.....	<i>j</i> 100 00	18 00				492 00	
Sanilac.....	360 00	4 50			66 86	958 05	
Schoolcraft <i>1</i>	262 50				38 00	289 00	
Shiawassee.....	98 26	52 38				161 00	
St. Clair.....	850 00	49 95				648 35	
St. Joseph.....	<i>k</i>	18 00				567 83	
Tuscola.....	278 25	86 75				510 05	
Van Buren.....	210 10	30 00	\$5 00			2,755 79	
Washtenaw.....	148 75	455 17				1,234 97	
Wayne.....	964 90	<i>l</i> 338 80	220 12	<i>m</i> 430 48		1,623 35	
Wexford <i>2</i>	57 20	9 50	6 00		6 00	110 00	
Totals.....	\$18,121 28	\$3,621 45	\$231 12	\$430 48	\$1,719 07	\$2,934 52	\$2,460 20

1 No Poorhouse or farm.*2* County has a farm, but no Poorhouse.*3* Poorhouse just completed.*a* Not yet paid, and not included in whole amount paid from the poor fund.*b* See Schedule A, Manistee County.*c* Included in medical attendance at the Poorhouse.*d* Not included in whole amount paid from the poor fund. See Schedule A, Marquette County.*e* This may be the total expense for food, clothing, etc. Report not clear.*f* Report says "Are not paid from poor fund."*g* "Unknown."*h* "For transporting six (6) dead Indians, and burying them in Ontonagon."*i* Paid from general fund.*j* "Paid to Superintendent of the Poor acting as secretary of the board."*k* "Paid by board of supervisors."*l* "Paid to supervisors and directors of the poor in the county."*m* "Paid to the director of the poor of the city of Detroit for attending to county poor."

Six counties do not appear in Table V, viz.: Emmet, Keweenaw, Leelanaw, Manitou, Missaukee, and Presque Isle. Emmet has no Superintendents of the Poor, Manitou has not been heard from, Missaukee reports no poor expenses of any kind, and the others have neither farms or buildings, and report no expenses of the kinds shown in the table.

TABLE VI.

Showing by Counties the amounts expended in the purchase of County Poor Farms; in the erection of New Buildings; for Repairs of Buildings; for Stock, Tools, Furniture and Improvements on such farms, with Totals for the State, for the year ending September 30, 1873.

COUNTIES.	In the Purchase of Farms.	In the Erection of New Buildings.	For Repairs of Buildings.	For Stock.	For Tools.	For Furniture.	In Improvements on Farms.
Allegan.....		\$1,173 94	\$120 00	\$185 00	\$40 00	\$15 00	
Alpena.....	\$400 00	1,500 00			5 00	150 00	
Barry.....					72 00		
Bay.....			33 04			27 00	
Berrien.....			194 80	187 00	80 00	188 16	
Branch.....						15 25	
Calhoun.....		a 479 46		228 00	30 00		
Cass.....		b 1,521 19	1,200 00		400 00	200 00	
Clare.....	3,200 00		305 00	318 00	200 00	50 00	
Clinton.....		558 15				14 50	
Eaton.....				150 00	215 00		
Genesee.....						124 00	
G. Traverse.....			23 25		8 50		
Gratiot.....		949 35				54 80	
Hillsdale.....		440 00			50 00		
Houghton.....				525 00	82 25	146 00	
Ionis.....		2,830 00				21 25	
Iosco.....		1,539 67			c 143 52		331 69
Isabella.....		600 00			40 00		d 600 00
Kalamazoo.....		200 00	572 12				
Kent.....					48 23		
Lapeer.....		1,117 46	75 00		5 50	110 00	
Lenawee.....			65 00	288 00	150 00		
Livingston.....				58 00	55 90		
Macomb.....		853 85	45 00		86 99	101 00	
Manistee.....	e 500 00						f 109 49
Marquette.....			151 66	85 00	15 60	430 91	
Mecosta.....							g 362 00
Menominee.....	1,200 00					445 32	
Midland.....		698 06			100 00	117 08	
Monroe.....	6,216 76			160 00	128 35	305 25	
Montcalm.....			39 00	80 00	70 00	366 50	
Muskegon.....			30 83	40 00	85 00	10 00	
Newaygo.....	900 00				10 85	225 59	
Oakland.....			1,216 76		120 23		
Oceana.....		386 59	78 51		80 20	56 50	
Ontonagon.....			92 59	444 50	205 30		h 80 00
Osceola.....	500 00	600 00	180 91		48 05	347 37	

a "For finishing addition to county house."

b "And improvements on county poor farm, including well and wind-mill."

c Includes amount expended for furniture.

d For clearing twenty acres of new land, building fence, and for ordinary farm work.

e Expended in the purchase of cemetery grounds.

f For fencing and repairs.

g Includes \$268 for hauling logs and sawing.

h "For fruit trees."

TABLE VI.—CONTINUED.

COUNTIES.	In the Purchase of Farms.	In the Erection of New Buildings.	For Repairs of Buildings.	For Stock.	For Tools.	For Furniture.	In Improvements on Farms.
Ottawa.....	-----	-----	-----	\$11 00	\$47 00	\$89 09	-----
Saginaw.....	-----	\$1,880 00	\$487 77	715 00	165 78	114 50	-----
Sanilac.....	-----	-----	9 40	38 00	50 21	8 08	a \$78 60
Shiawassee.....	-----	-----	329 85	-----	45 00	9 00	-----
St. Clair.....	\$509 00	-----	64 05	90 00	180 12	-----	-----
St. Joseph.....	-----	-----	-----	17 50	-----	-----	-----
Tuscola.....	-----	b 1,500 00	-----	102 50	68 00	-----	-----
Van Buren.....	-----	-----	20 00	205 00	80 00	85 00	-----
Washtenaw.....	-----	210 00	1,867 88	190 00	65 00	180 00	-----
Wayne.....	-----	-----	6,735 58	680 00	409 00	1,308 80	-----
Totals....	\$18,425 76	\$18,475 22	\$18,446 45	\$4,742 50	\$3,526 58	\$5,216 75	\$1,526 78

a "For lumber, posts, and nails for fence."

b Expended by board of supervisors.

Twenty-two counties are not represented in Table VI. Of these,—seventeen, including Manitou and Emmet, have no Poorhouses or farms; two,—Mason and Wexford, have farms but no buildings; and three,—Antrim, Ingham and Jackson, have both farms and buildings, but report no expenses of the kinds shown in the table.

TABLE VII.

Showing, by Counties, the Estimated Value of the County Poor Farms, exclusive of buildings, of all Buildings, Live Stock, Farming Implements, and all other property on such Farms, with Totals for each County, and for the State, for the year ending September 30, 1873.

COUNTIES.	ESTIMATED VALUE OF FARMS AND APPURTENANCES, ITEMIZED.					Totals.
	Farms, Ex- clusive of Buildings.	Buildings.	Live Stock.	Farming Im- plements.	All other Property.	
Allegan.....	\$7,000 00	\$6,400 00	\$947 50	\$361 26	\$2,876 03	\$17,584 79
Alpena 1.....	500 00	1,500 00	-----	-----	-----	2,000 00
Antrim.....	900 00	400 00	-----	-----	-----	1,300 00
Barry.....	4,500 00	1,500 00	846 00	275 00	1,000 00	8,121 00
Bay.....	4,860 00	1,800 00	600 00	210 00	-----	7,470 00
Berrien.....	5,000 00	15,000 00	915 00	200 00	1,000 00	22,115 00
Branch.....	9,870 00	5,000 00	970 00	170 00	-----	16,010 00
Calhoun.....	11,600 00	5,200 00	1,101 50	200 00	619 00	18,720 50
Cass.....	8,400 00	15,000 00	1,500 00	500 00	200 00	25,600 00
Clare.....	4,000 00	a 300 00	400 00	200 00	100 00	5,000 00
Clinton.....	4,000 00	4,200 00	266 00	179 00	1,000 00	9,645 00
Eaton.....	6,500 00	2,500 00	900 00	400 00	250 00	10,550 00
Genesee.....	5,000 00	10,000 00	897 00	310 00	50 00	16,257 00
G. Traverse.....	5,000 00	700 00	464 00	225 00	-----	6,889 00
Gratiot.....	3,000 00	3,500 00	70 00	-----	50 00	6,620 00
Hillsdale.....	12,000 00	7,500 00	1,500 00	530 00	b 10 00	21,540 00
Houghton.....	2,500 00	4,000 00	750 00	250 00	75 00	7,575 00
Ingham.....	7,500 00	2,500 00	1,528 00	495 00	600 00	12,623 00
Ionia.....	4,200 00	11,000 00	623 00	125 00	100 00	16,048 00
Iosco.....	3,500 00	1,500 00	-----	20 00	20 00	5,040 00
Isabella.....	7,600 00	1,000 00	1,100 00	250 00	-----	9,950 00
Jackson.....	19,000 00	3,000 00	825 00	250 00	1,385 00	24,460 00
Kalamazoo.....	14,000 00	3,500 00	1,400 00	525 00	1,000 00	20,425 00
Kent.....	10,000 00	5,000 00	800 00	200 00	1,000 00	16,500 00
Lapeer.....	4,500 00	4,500 00	1,140 00	350 00	150 00	10,640 00
Lenawee.....	10,000 00	25,000 00	1,000 00	200 00	100 00	36,300 00
Livingston.....	7,500 00	3,500 00	1,040 00	345 00	620 00	13,005 00
Macomb.....	6,000 00	14,500 00	890 00	473 00	2,000 00	23,863 00
Manistee.....	3,000 00	7,000 00	320 00	172 00	-----	10,492 00
Marquette.....	10,000 00	2,500 00	125 00	40 00	800 00	13,465 00
Mason 2.....	960 00	-----	-----	-----	-----	960 00
Mecosta.....	2,500 00	1,400 00	75 00	65 00	52 00	4,092 00
Memolinee 1.....	1,000 00	1,200 00	-----	-----	-----	2,200 00
Midland.....	2,000 00	2,000 00	300 00	200 00	500 00	5,000 00
Monroe.....	20,300 00	2,500 00	1,800 00	719 05	983 74	26,302 79
Montcalm.....	4,800 00	4,000 00	550 00	175 00	-----	9,525 00
Muskegon.....	4,000 00	1,000 00	520 00	231 00	100 00	5,851 00
Newaygo.....	500 00	400 00	-----	10 85	225 59	1,136 44
Oakland.....	9,675 00	20,325 00	1,248 00	384 50	950 00	32,532 50
Oceana.....	3,000 00	3,400 00	487 00	73 00	453 00	7,413 00
Ontonagon 3.....	2,000 00	500 00	300 00	-----	-----	2,800 00

1 Poorhouse just completed.

2 County has a farm, but no Poorhouse.

3 No Poorhouse reported last year.

a Log buildings.

b "A dog."

TABLE VII.—CONTINUED.

COUNTIES.	ESTIMATED VALUE OF FARMS AND APPURTENANCES, ITEMIZED.					
	Farms, Ex- clusive of Buildings.	Buildings.	Live Stock.	Farming Im- plements.	All other Property.	Totals.
Osceola.....	\$2,000 00	\$1,000 00	-----	\$48 05	-----	\$3,048 05
Ottawa.....	9,500 00	5,500 00	\$1,000 00	650 00	\$1,200 00	17,850 00
Saginaw.....	5,500 00	7,700 00	775 00	70 00	210 50	14,255 50
Sanilac.....	4,200 00	4,200 00	475 00	325 00	-----	9,200 00
Shiawassee.....	5,000 00	3,000 00	75 00	100 00	-----	8,175 00
St. Clair.....	4,000 00	600 00	515 00	175 00	-----	5,290 00
St. Joseph.....	6,000 00	2,000 00	640 00	200 00	400 00	9,240 00
Tuscola.....	7,000 00	5,000 00	900 00	200 00	-----	13,100 00
Van Buren.....	11,050 00	3,100 00	1,030 00	575 00	1,050 00	16,805 00
Washtenaw.....	9,000 00	19,000 00	800 00	550 00	2,300 00	31,650 00
Wayne.....	14,000 00	30,000 00	1,500 00	1,000 00	10,000 00	56,500 00
Wexford <i>1</i>	320 00	-----	-----	-----	-----	320 00
Totals.....	\$329,785 00	\$286,825 00	\$35,408 00	\$18,156 71	\$33,429 86	\$698,554 57

1 County has a farm, but no Poorhouse.

Seventeen counties are unrepresented in Table VII, none of which had farms or Poorhouses.

Four counties, viz.: Alpena, Clare, Newaygo, and Osceola, purchased farms within the year.

Alpena had just completed a Poorhouse worth \$1,500.

On the farm purchased by Clare County were log buildings, on which the report says \$305 had been expended for repairs.

Newaygo purchased buildings with the farm, valued at \$400, and the farm purchased by Osceola County had buildings on it, but a new farm house was being erected.

Of the four counties which last year reported farms, but no Poorhouses, Menominee reports Poorhouse just completed, and Ontonagon reports value of buildings \$500, so that there are only two counties now having farms and no buildings, viz.: Mason and Wexford, and these were in the same condition last year.

ABSTRACT OF THE ANNUAL REPORTS OF

B.

EXHIBIT showing, for comparison, the Estimated value of County Poor Farms and Buildings for 1873 and 1872 in those Counties for which the reports show a difference in the valuation, with Totals showing the difference for the State.

COUNTIES.	ESTIMATED VALUE OF FARMS.		ESTIMATED VALUE OF BUILDINGS.	
	1873.	1872.	1873.	1872.
Allegan <i>a</i>	\$7,000 00	\$7,000 00	\$6,400 00	\$5,000 00
Berrien.....	5,000 00	6,000 00	15,000 00	15,000 00
Branch.....	9,870 00	9,800 00	5,000 00	6,200 00
Cass <i>b</i>	8,400 00	11,000 00	15,000 00	17,000 00
Clinton <i>c</i>	4,000 00	7,000 00	4,200 00	3,000 00
Eaton.....	6,500 00	6,000 00	2,500 00	2,500 00
Genesee.....	5,000 00	6,720 00	10,000 00	3,000 00
Grand Traverse.....	5,000 00	5,000 00	700 00	1,000 00
Gratiot <i>d</i>	3,000 00	3,000 00	3,500 00	2,000 00
Hillsdale <i>e</i>	12,000 00	10,000 00	7,500 00	7,000 00
Houghton.....	2,500 00	2,100 00	4,000 00	4,000 00
Ingham.....	7,500 00	<i>f</i> 6,000 00	2,500 00	-----
Ionia <i>g</i>	4,200 00	5,400 00	11,000 00	12,000 00
Iosco <i>h</i>	8,500 00	3,500 00	1,500 00	100 00
Isabella <i>i</i>	7,600 00	<i>j</i> 5,600 00	1,000 00	-----
Jackson.....	19,000 00	<i>k</i> 9,000 00	3,000 00	3,000 00
Kalamazoo <i>l</i>	14,000 00	12,000 00	3,500 00	4,000 00
Lapeer <i>m</i>	4,500 00	6,400 00	4,500 00	2,400 00
Livingston.....	7,500 00	10,000 00	3,500 00	5,500 00
Macomb <i>n</i>	6,000 00	6,000 00	14,500 00	14,000 00
Manistee.....	3,000 00	3,200 00	7,000 00	5,600 00
Mecosta.....	2,500 00	2,300 00	1,400 00	1,300 00
Montcalm.....	4,800 00	5,000 00	4,000 00	4,000 00
Oakland <i>o</i>	9,675 00	13,700 00	20,325 00	17,300 00
Oceana <i>p</i>	3,000 00	8,000 00	3,400 00	3,000 00
Ontonagon.....	2,000 00	<i>q</i> 3,000 00	500 00	-----
Saginaw <i>r</i>	5,500 00	4,500 00	7,700 00	5,500 00
Sanilac.....	4,200 00	4,000 00	4,200 00	4,200 00
St. Clair <i>s</i>	4,000 00	2,800 00	600 00	850 00
St. Joseph.....	6,000 00	5,000 00	2,000 00	2,800 00
Tuscola <i>t</i>	7,000 00	8,000 00	5,000 00	3,500 00
Van Buren.....	11,050 00	11,050 00	3,100 00	3,500 00
Wayne <i>u</i>	14,000 00	14,000 00	30,000 00	33,000 00
Totals.....	\$218,795 00	\$216,970 00	\$208,025 00	\$191,250 00

a \$1,293 94 was expended for new buildings and repairs in 1873.

b \$1,821 19 was expended for new buildings and improvements on farm, and \$1,200 for repairs of buildings in 1873.

c \$558 15 was expended for new buildings in 1873.

d \$949 35 was expended for new buildings in 1873.

e \$440 was expended for new buildings in 1873.

f Includes value of buildings.

g \$2,820 was expended for new buildings in 1873.

h \$1,539 67 was expended for new buildings in 1873.

i Twenty acres cleared on farm and a large amount of fencing done, and \$800 expended for new buildings in 1873.

j Includes buildings.

k An error. The Superintendents say the estimate on their record is \$19,000 00.

l \$773 12 was expended for new buildings and repairs in 1873.

m \$1,192 46 was expended for new buildings and repairs in 1873.

n \$898 35 was expended for new buildings and repairs in 1873.

o \$1,216 76 was expended for repairs of buildings in 1873.

p \$465 10 was expended for new buildings and repairs in 1873.

q A letter from the Superintendents says the farm was not worth \$3,000 last year.

r \$1,817 77 was expended for new buildings and repairs in 1873.

s \$509 was expended in purchase of farm, and \$34 05 for repairs of buildings in 1873.

t \$1,500 was expended for new buildings in 1873.

u \$6,735 68 was expended for repairs of buildings in 1873.

It will be noticed that in some cases a large difference exists between the valuations of the two years.

Where there is an *increase* in the valuation it is generally accounted for by improvements on farms, new buildings, and repairs of buildings, as indicated by the foot-notes. Sometimes different superintendents have placed a different value upon the same property, and in a few instances, as in Ingham, the *same men* have put a considerably different value upon the *same property* without having stated any reason for so doing.

It is desirable that hereafter when for any reason the valuation is changed from that of the preceding year, aside from a natural annual increase, the reason for the change be stated in the report, either in the miscellaneous remarks or elsewhere.

The Genesee county superintendents say in a letter that they think the estimates nearer right this year than last.

SCHEDULE A.

Showing the statements of the Superintendents in relation to the condition of the Poorhouses and other buildings, the facilities for bathing, warming, and ventilation, the treatment, food, and clothing of the paupers, the care of the sick, the accommodations for and treatment of the insane and idiotic, and the education of the children.

Alcona.—[No poorhouse or farm.]

Allegan.—Buildings of wood, painted; large front yard, with shade trees. Out-houses also painted, and often cleaned; well of good water and two cisterns; one new barn, built this season at an expense of \$1200. Large wooden tubs for bathing. Furnace for warming main building; parlor and cook stoves for the wing. For ventilation, windows raise and drop, transom sash over doors in the hall, and ventilators. No corporal punishment; when disobedient, placed in a cell; if very obstinate, kept on bread and water until a disposition is manifested to obey their keeper; required to wash their persons often. For food, pork, beef, mutton, wheat bread, graham, and corn, vegetables and fruit; usual way of cooking. Flannel and cotton under-clothing, mostly made at the poorhouse; coats, pants and vests usually bought ready made; for winter, all wool; for summer, jeans and twilled cotton. The sick are under the care of experienced and faithful nurses, who give the medicine under direction of medical attendants, and prepare such food as they may relish; medical attendance provided when deemed necessary by the superintendents or keeper. Accommodations for and treatment of the insane and idiotic: Outdoor exercise in good weather; a clean cell, well ventilated, for nights and bad weather. The badly idiotic have a comfortable room in an out-building, with a yard for out-door exercise. The children are sent to a district school near by.

The keeper of the poorhouse furnishes two nurses and cooks, out of his salary. The items of food, clothing, wages, funeral expenses, etc., are included in the whole expense of the poorhouse. The amount paid superintendents is taken from the county records.

Alpena.—We have just completed a small poorhouse, size 24x32 feet, with wing attached; main building two stories high, built of wood, and will be quite comfortable. Facilities for bathing only such as might be obtained in any boarding house. Building warmed by wood stoves; ventilation only by windows which let down from the top. Only one pauper in the poorhouse yet; he is an old man, and is treated well; hope to care for sick paupers better than heretofore, now that we have a poorhouse. Food: no regular rules adopted as yet, but intend to give good, plain fare. We have clothed our only subject in a good woollen suit. The care of the sick we trust will be kind and proper. We have no insane or idiotic. Children of poor widow, a regular charge on county, sent to union school.

Last winter our city was fearfully scourged by small-pox, and hence our expenses were much greater than they otherwise would have been. We hope to economize by having a poorhouse.

Antrim.—We have a family in the poorhouse, but pay no salary to keeper. The poor fund is principally used in relieving the sick, who are unable to pay for medical attendance. We have one inmate at the asylum to support, and one imbecile pauper that we get taken care of outside the poorhouse.

Barry.—The barns and out-houses are in a good state of repair, and the house is also in fair condition, but is not, in its general construction, adapted to the wants of its inmates, as to classification and separation, such as their varied conditions require. We ask the Board of Supervisors to take measures for the erection of a new house in the near future. No other facilities for bathing than a river running through the farm, and tubs furnished in the rooms. Warming of buildings is by stoves; and ventilation only by raising and lowering windows. Treatment of paupers is good and humane, they being kept clean and tidy, well fed and cared for; all who are able are required to perform light labor—more or less, according to their ability. Food is plain and substantial, such as farmers generally use; tea or coffee is furnished twice a day, and fresh meats occasionally from the markets, with fruits in moderate supply. Clothing is of plain material, cotton or woollen, according to the season, with flannel underclothing in winter. Care of the sick is as good as circumstances will permit; good medical attendance is always furnished when needed. We have no separate apartments for the insane, except their sleeping rooms; there are no violently insane persons kept at the poorhouse, and no special treatment. Education of the children is at the district school near the county farm.

Bay.—Buildings are in good condition, kept in repair, and are comfortable wood buildings. Facilities for bathing are such as are ordinarily furnished at farm dwellings; water is freely supplied, and pails, tubs, etc., so that inmates can bathe as often as they wish. Buildings warmed by wood stoves as in ordinary dwellings. No ventilation except by doors and windows. Paupers are well and kindly treated, and made as comfortable as can be expected; have good ordinary farm fare; meals three times a day in summer, and twice a day in winter. Clothing is supplied by the superintendents as deemed necessary to keep all the inmates comfortable. For the sick a county physician is employed, who visits the house whenever requested, and attends the inmates; he also attends to all poor in the county who have to be doctored at county expense. No accommodations for insane and idiotic. There is a good district school near the poorhouse, to which children are sent.

The superintendents of the poor, keeper of poorhouse, and county physician, are paid from contingent fund of the county.

Benzie.—[No poorhouse or farm.]

Berrien.—Main building is of brick, and is in excellent order; other buildings wood, and in good condition. No satisfactory arrangements for bathing as yet. Main building of brick, warmed by steam; others by stoves; ventilated by air-flues in chimneys and transom lights of the doors in every room in the main building. Treatment of paupers, mild, and governed by moral suasion mostly. They have plenty of wholesome food, better than one-half of the taxpayers in the county, and fare so well they all want to stay a week longer. Clothing comfortable; all made in the house except men's coats and vests. The sick are treated by a physician, called when necessary; some one or more of the best are detailed as nurses, and, if very sick, the keepers attend to them; they have such treatment and food as the physician prescribes.

Accommodations for the insane and idiotic: Three cells in main building warmed by steam, and four in separate buildings warmed by stoves; yards attached to each building. Education of the children: At a district school, and we pay their tuition. We recommend that the Legislature pass a law that the superintendents of the poor be required to make their report to the Secretary of State, after the annual meeting of the Board of Supervisors.

Branch.—The poorhouse and farm buildings all in good condition. No special facilities for bathing. Buildings warmed by stoves, and ventilated by raising and letting down the sash. Paupers all kindly treated; no whipping allowed. Food, white and brown bread, beef, fresh and corned; pork, mutton, fowls, butter, molasses, potatoes, turnips, cabbage, beans, corn, puddings, and other varieties; cake, pies, tea and coffee, and other luxuries. Paupers well clad with woollen clothing in cold weather, and, in warm weather, such as is deemed to be comfortable; good boots and shoes furnished them. Sick as well cared for as in any private family. Cells for the insane; idiots are kept with other inmates. Children are sent to a good district school near the poorhouse.

Calhoun.—In our report for 1872, we gave a full description of dimensions and condition of our poorhouse and out-buildings, which we think it unnecessary to repeat, to which we have nothing to add, only that one of the wings not then finished has since been completed, and a wind-mill, pump, and tanks erected for the watering of stock, for greater safety in case of fire, and to add to the facilities for bathing. That part of the house occupied by the insane and other paupers is heated by two furnaces with sufficient flues to give an even and comfortable heat to all its parts; the family and superintendent's rooms are heated by stoves with wood for fuel. Ventilation is complete, by ventilators erected for that purpose. The inmates are subject to no punishment only by confinement in their rooms for a time if insubordinate; labor, according to the health, strength and condition of the paupers, is required of them; labor of such kinds as they can perform. Food consists of bread made from wheat and corn, pickled and smoked pork, corned and fresh beef, and mutton, salt fish, butter, milk and tea to those for whom it is necessary from age and habit or sickness, and field and garden vegetables of all kinds. Clothing is of substantial kind, suited to the seasons. We employ at a fixed salary a competent physician, who renders medical aid to all who require it, at all times, and suitable nursing is always afforded. The insane occupy a portion of the house, expressly constructed for their use; proper warmth, ventilation and cleanliness are regarded, and bathing is insisted on as often as necessary; those who can safely leave their cells have open air exercise on suitable occasions. Children susceptible of being taught are sent to the district school near by.

Our buildings are entirely sufficient, in size and condition, to accommodate comfortably all inmates we can reasonably expect to have for some time to come; the farm is in good condition and productive, and is well managed by our overseer.

Cass.—General condition of building good; contains about thirty rooms. No facilities for bathing provided yet. Building warmed entirely by stoves; ventilation from windows at top and bottom. Paupers receive mild treatment; no corporal punishment allowed except in extreme cases. Food substantial, consisting of pork, potatoes, fish, beef and vegetables; clothing is warm and substantial. The sick are attended by a regular physician and proper nurses. The insane and idiotic are, when necessary, confined in a separate building; no system of treatment established. Children are educated in the district school.

Charlevoix.—[No poorhouse or farm.]

Cheboygan.—No poorhouse and no farm.

Chippewa.—No poorhouse [or farm] in county.

Clare.—Buildings are log, with poor accommodations. No facilities for bathing. Buildings warmed by common stoves and ventilated by common

windows. Paupers live and board with the overseer of the poor. They have good wholesome food, and their clothing is in good condition. The sick have good nursing and medical attendance. The accommodations for the insane and idiotic are not good. Education of children, good district school three-fourths of a mile away.

This is a new timbered-land farm, purchased in the past year, three-fourths of a mile from Clare Station, on the F. & P. M. R. R., and is watered by the Tobacco river. Ten acres improvement has been made since the farm was purchased.

Clinton.—General condition of the poorhouse and other buildings, good. No facilities for bathing. Buildings warmed by stoves. Ventilation, good—by windows. Treatment of paupers humane. Food same as farmers' generally. Clothing, good and comfortable. Care of the sick, good; employ a good physician. Accommodations for the insane and idiotic: Have just erected a new brick building 24x26 feet, one story high. Children, when competent, attend district school. Miscellaneous remarks: Come and see us.

Delta.—No poorhouse [or farm.] We don't know what to do with the sick; nobody seems to have rooms for them, and we sometimes have to hunt hour after hour to find a place.

Eaton.—The poorhouse is a *poor house*, old and not at all suitable, but the Board of Supervisors have appropriated eight thousand dollars for new buildings, and we hope to make a better showing on *house* in our next report; barns and other out-buildings good. Facilities for bathing very poor; buildings warmed, one by furnace, balance by stoves; ventilation not as good as we should wish for; hope to have better. Treatment of paupers: No punishment; require all to labor who are able, and when we have suitable buildings paupers will be classed according to their condition. Food, good bread, meat and vegetables, with plenty of milk for those who wish; tea or coffee for the feeble and infirm. Paupers are well clothed and when sick have medical attendance by various physicians, and are cared for by overseer's family. For the insane and idiotic we have no suitable rooms, yet those who are here are comfortable; we have some at Kalamazoo whom we shall remove here as soon as the new building is done, as we shall build some rooms with reference to the care of the insane. No children are kept at the county-house; two are at the Orphan Asylum at Adrian, others are kept in private families.

In addition to the number reported at the poorhouse we have seven permanent paupers including the children, all of whom are kept in private families, they being of that class for whom we have no accommodations at present.

Emmet.—[No superintendents and no report.]

Genesee.—General condition of poorhouse and other buildings very good. Facilities for bathing, bathing-tubs. Warming of buildings, by wood stoves; ventilation of buildings, by ventilators in chimneys and by doors and windows. Treatment of paupers, kind and humane; for persistent disobedience are put in lock-up for a short time. Food, wheat and corn bread, pork, beef and mutton, fresh and salt; soups three or four times per week; milk when desired, butter, sugar, tea and coffee; warm meals three times a day, nine months of the year. Clothing, heavy cotton and woolen in winter, with underclothing for the old and infirm; lighter in summer. The sick are cared for by county physician and overseer and his wife. Accommodations for the insane and idiotic and their treatment, same as for other paupers. Education of children, at district school winter and summer on farm.

Grand Traverse.—House, a small country farm-house in comfortable condition; barn and out-houses cheaply built, not valuable, but answering for present use. No special facilities for bathing beyond what are commonly found in small country farm-houses. Buildings warmed by stoves. Ventilation, by doors and windows. Paupers are treated as members of the keeper's family. Plenty of good, healthy food three times a day; the inmates have the same kind and quality of food as the keeper's family. Clothing, plain, comfortable, and enough of it. The sick have the care of a physician, and nurses when necessary. No accommodations for the insane or idiotic in the house. No children in the house.

Important improvements have been made on the farm; ten acres of woodland have been cleared and fitted for cultivation during the past year.

Gratiot.—The poorhouse is a frame building, until this summer rather small. We are building an addition, now nearly completed, at an expense of about eighteen hundred dollars; the old part is 28x36 feet and contains ten rather small rooms; the addition is 22x50 feet, and will contain sixteen rooms, consisting of sitting room, dining room, bath room, a ceiled room with grated window for insane, a sick room, and two bed rooms on first floor; and nine bed rooms in second story. The lower story is now ready for plastering, which will be done about the 15th or 20th of October. Barn and other buildings in good condition. Our facilities for bathing are now very good, having a good bath-room in the new addition, but will probably use tubs in the rooms this winter. Our buildings are warmed by common stoves, of which there are three at present, but we must have five the coming winter. Ventilation, by doors and windows. The paupers are kindly treated; no corporal punishment allowed. The food consists of bread, butter, meat, potatoes, and all kinds of vegetables raised on a farm, with tea and coffee twice a day; meals three times a day. Clothing good and warm, mostly woolen, kept clean and whole, and furnished by keeper under contract. The sick are well cared for; medical attendance furnished by keeper principally. By our new addition we now have good accommodations for the insane and idiotic, one room being prepared expressly for the insane. No children to educate this year, the three we have being too young; we send to district school when we have any to send.

We let the farm and the keeping of the paupers for eleven hundred dollars per year and the products of the farm, when the number of paupers does not exceed ten; for each one over ten \$1 50 per week extra, deducting \$1 50 for each one under ten; the keeper furnishing food, clothing, and medical attendance, except when the pauper is brought sick to the poorhouse.

Hillsdale.—Poorhouse and other buildings all in good condition. Facilities for bathing, bath-tubs and wash-rooms. Warming of buildings, by stoves and dummies attached. Ventilation, by windows which move up and down. Treatment of paupers: The women and children are kept in the house where the keeper resides; the men are in a house eight rods away; all eat at the women's house together; the accommodations are comfortable and neat; every room is swept and washed every day except Sunday. We have a good farm and raise every kind of grain and fruit usually raised by good farmers, and we use all we want; bread of the best white wheat, pork, beef, mutton; keep 200 fowls and use the eggs. Clothing: The hardest women are clothed in strong denims, the others in calico, the men, in denims in summer, heaviest cottonades and woollens in winter. Care of the sick: No hospital, but kindly cared for in every way. Accommodations for the insane and idiotic, and their

treatment: Well ventilated, lighted and warmed cells; most of them only shut up at night; most work well. Children are sent to a district school.

It is difficult to answer all the questions satisfactorily, as we raise almost everything consumed, except groceries and clothes. The keeper does all the work (or wills it done), with the assistance of the paupers.

Houghton.—All the buildings are in the very best condition. Wash-tubs are used for bathing, and the buildings are warmed by stoves burning wood. Buildings ventilated by tin ventilators in windows. Paupers are kindly treated. Vegetables, bread and meat for food; three meals per day. Tea twice per day. Sick attended to at any time necessary, according to the order of the county physician. Clothing, warm, to suit the climate. The hospital is in care of the county physician. No accommodations for the insane and idiotic. School four months in winter if the number of children is sufficient.

Huron.—No poorhouse [or farm].

Ingham.—General condition of the poorhouse and other buildings, good. No facilities for bathing. Buildings warmed by stoves. Ventilation, by doors and windows. Treatment of paupers, too good; not strict enough for their good. Food, good beef, pork, fish, mutton, etc., etc., good wheat bread from wheat raised on farm, and vegetables. Clothing, woollen for winter, cotton for summer. Care of the sick: Don't hanker to be sick in a pauper's place in this or any other poorhouse; we provide a good physician, our keeper and his wife are good, humane people, and we try to have the sick well attended to,—think they *are*, as well as, or better, than the average, but we really have no proper accommodations or ventilation. Accommodations for the insane and idiotic, worthless. For education of the children, a good school from sixty to eighty rods from the county-house.

We want decent buildings and conveniences; good farmers have better appliances for their horses, comparatively, than most counties, for ventilation, warming, bathing, etc., etc., in their county-houses.

Ionia.—The house is in good condition so far as finished; barn and out-houses also in good condition. As the house is not finished we have no facilities for bathing except tubs. Buildings warmed by furnace and stoves. Ventilation of buildings by Ruttan's system. Paupers are humanely treated. Given plain and wholesome food, such as wheat bread, butter, milk, and some corn meal is used, pork, beef, mutton, and sometimes cakes and pies; tea morning and evening; the old and sick have tea also at dinner. Clothing is plain but comfortable. The sick, when necessary, are under the care of a good physician; we have a male nurse to nurse the male sick; the female patients are under the care of the matron and her assistants. All the male sick are kept in one room; the female patients are usually kept in separate rooms. The insane, when necessary, are kept in cells prepared for them; as yet we have not used the cells much; the idiotic have their liberty as the other inmates; need a little more looking after but are not troublesome. Children are sent to the district school, but at present we have only one to send.

Iosco.—Poorhouse is a new building; main part 24x36 feet, two stories high; addition 12x20 feet, one story; six rooms on ground floor, five rooms on second floor, in good order; no facilities for bathing. Warmed and ventilated by five stoves. Paupers are well fed and comfortably clothed. Sick well cared for. No separate accommodations for insane and idiotic paupers. Children attend district school. Keeper has the use of farm gratis and is paid a regular weekly price for board.

Isabella.—The poorhouse is new and in good condition; a new shed has been erected during the year for shelter of stock and wagons. No facilities for bathing but what are found in ordinary farm houses. Buildings are warmed by stoves. Ventilation of buildings good. The treatment of paupers has been humane and kind; the superintendent is a man to be thoroughly trusted in this respect. The food furnished has been as good as that of any family, rich or poor, in the county. The clothing we have no report to make of, as none has been furnished to any amount. The sick are treated by regular physicians, and the superintendent and his family act as nurses; the care is good. A suitable building has been erected in the yard for the confinement of those violently insane; in other cases they live with the family of the superintendent.

Jackson.—The county-house is built partly of brick and partly of wood, and a separate building of stone; all in comfortable condition. Facilities for bathing: Bathing-tubs are used. Buildings warmed by stoves in the different rooms. No ventilation except by windows and doors. Paupers are humanely treated,—no corporal punishment is allowed. Food: The paupers have all they need three times a day; wheat bread, salt meat, and potatoes, occasionally fresh meat and fish; tea or coffee twice a day. Clothing: Cotton goods in warm weather, and woolen in cold weather; a good share is made in the county-house, the balance is bought at the clothing stores. The sick are generally as well cared for as they would be in a private family. Accommodations for the insane and idiotic are all that is necessary; but they are not under any particular treatment; we send all of this class, when there is a possibility of improvement, to Kalamazoo. Children are sent to a district school near by.

Kalamazoo.—The poorhouse is a large, old building, and, although there is room enough it is not very well adapted to the purpose for which it is used; the barns and other buildings are all in good condition, and furnish ample room for a farm of 17½ acres. No facilities for bathing. A four-feet Lawson furnace is used to warm the most of the paupers' part of the house; the rest of the house is supplied with stoves. The ventilation is imperfect and not regulated by any well defined system. We think the paupers are treated humanely; refractory paupers are sometimes locked up in their rooms as a punishment. For food, beans, twice a week; meat, twice a day; milk, with pudding or bread, once a day; tea, twice a day; butter, every day, and an abundant supply of vegetables in their season for all. Ready made clothing is usually furnished the men, and flannel underclothing for the old and infirm. A physician living one and one-half miles from the county-house is employed by the year to treat the paupers, and visits them whenever called on. There are no accommodations for the insane and idiotic more than any other, except that a few rooms have grated doors, where those that are deemed unsafe can be confined. The number of children having been less than nine no school has been kept at the poorhouse within the past year.

Kalkaska.—[No poorhouse or farm.]

Kent.—General condition of poorhouse and other buildings, first-rate; our buildings are well painted inside and out, and are in good condition. No facilities for bathing, except wash-tubs; they are well used. Warming of buildings, by common stoves. Ventilation by letting down windows; and transoms over the doors. Treatment of paupers is good, and no harsh treatment required. Food consists of wheat and corn bread, salt and fresh pork, salt and fresh beef, salt fish, potatoes, onions, beans, and all other vegetables

in their season, also a free use of pickles. Clothing is of the most substantial kind. Care of the sick is very good. We have no accommodations for the insane, except rooms, mostly by themselves, in the main buildings. For the idiotic we have a good house entirely clear from the main building by at least two hundred feet; it is warm, dry, and well ventilated. We have no children at the poorhouse that can be educated; we have four children at Adrian in the Orphan Asylum, for which our county has paid \$216 50 during the year.

Keweenaw.—No poorhouse or farm belonging to county.

Lake.—No poorhouse [or farm]. One insane kept at Kalamazoo, but we do not know the expense, and it is paid from the contingent fund.

Lapeer.—The poorhouse and other buildings are nearly new, having been built (mostly) last year; are well painted inside and out, and are in good repair; the main building is 26x44 feet, with wings 20x32, and 18x22 feet, each two stories high, and a wing 22x26 feet, one story high, which is used for the men's general apartment. A bath-tub has lately been added among other furniture,—otherwise no conveniences for bathing except by use of wash-tubs and pails; paupers when not sick or too feeble are required to bathe once a week. Buildings are warmed by stoves, and ventilated by windows, and registers in the chimneys. Paupers are required to obey good and wholesome rules, and no punishment is inflicted except by confinement, and occasional withholding of food when necessary to enforce order and subdue obstinacy; we endeavor to make such rules as will be beneficial to those under our care, and intend that no punishment shall be inflicted except when absolutely necessary to enforce wholesome regulations. For food, wheat bread, pork, beef, fish, all kinds of vegetables, milk and butter, with tea, coffee, and fruits; meals three times a day. Clothing is plain, substantial woollen for winter, and good cotton goods suitable for the season, in summer. The sick have good care and attention; a physician is employed when necessary. We have a separate building (erected last year), 20x26 feet, in which are cells for confining the insane when necessary; the idiotic are in common with the other inmates. Have no children here of sufficient intelligence to learn in school, except one in the fifth year of his age; the other three are imbecile and have not sufficient capacity to receive instruction.

Leelanaw.—Have no poorhouse in this county.

Lenawee.—Buildings are in good condition and kept neat and clean. Paupers are required to bathe once in each week; facilities, good water, always warm. Buildings are heated by steam, and ventilated by flues in chimneys and by windows. Paupers are treated kindly; mode of punishment for infraction, is confinement in cell. Food is good and substantial, well prepared under the supervision of the overseer's wife. Clothing, plain, but warm and sufficient. The sick have good medical attendance and nursing. Accommodations for the insane and idiotic and their treatment, as good as can be made at poorhouse, but it is no place for insane at the county-house under the best arrangements that can be made. Education of children, at the Orphan's Home in the city of Adrian.

Livingston.—Ordinary farm house, of wood, for keeper; paupers' department some six rods distant, built of brick, and kept clean and comfortable; barns are not sufficient for farm. Facilities for bathing, ordinary buckets and tubs. Warming of buildings, by stoves, using wood for fuel. Ventilation of buildings, by windows and doors. Treatment of paupers, kind and humane;

they have good beds and bedding. Good wholesome food is supplied, such as is generally produced on farms. We provide strong cotton clothing in summer, and woolen garments in winter. The sick are cared for by county physician and hired nurses. Accommodations for the insane and idiotic, as good as can be with our limited space; we hope the supervisors will soon open their hearts and the county treasury and erect buildings expressly for their comfort. Education of the children in common district school, distant three-fourths of a mile.

For maintaining the poorhouse we have paid from the poor fund \$1,516 95, and from products of farm \$1,250 00, which includes produce used in the house and on the farm.

Mackinac.—As heretofore reported, no poorhouse in this county; the poor of the county are under the care of the supervisors and one superintendent of the poor.

Macomb.—The main building is brick, three stories high, in good condition; there are also two frame buildings and one brick, separate from main building, and in good condition; also a grain-barn, carriage-house, shed, wood-house, and hogpen, all of wood and in good repair. Facilities for bathing, tub and water. Warming of buildings, by wood stoves. Ventilation, by doors and windows. Paupers who are able are required to labor on the farm and in the house; as to the others, those who can read are provided with reading matter and can spend their time in reading if they wish; the rules are strictly enforced in every respect, especially as regards cleanliness. Food is wheat and indian bread, pork, beef, fish, and all kinds of vegetables, fruit, etc.; meals three times a day for eight months in the year; remainder of the time, two meals a day; milk is largely used in the summer season; coffee and tea once a day. Clothing good; heavy cotton goods, as a general thing, in winter; in summer, the lighter cotton is worn; those who are required to work out doors in winter have some extra; a few have underclothing; boots are worn by those that labor mostly outside, but the larger portion wear shoes; buckskin mittens when they are needed. Paupers, when sick enough to need a physician, are removed to the hospital separate from the main building, and properly cared for; the physician is employed by the year at \$1 25 per visit (distance two miles.) Insane and idiotic kept in separate department altogether; a competent person detailed to attend to their wants; food, same as the other paupers; they are also provided with suitable yards in warm weather; for extreme cases of insanity we resort to close confinement, but those are very rare. Education of children, in district school.

Manistee.—The poorhouse and other buildings are kept in good condition and repair. Good ordinary facilities for bathing. Building suitably warmed by stoves. No particular arrangements for ventilation,—the rooms have high ceilings and are mainly of such size as not to require it. Strict discipline is maintained but no undue severity permitted; as the inmates are mainly aged or disabled but little labor is received or expected from them. Good wholesome food is provided; meats, salt and fresh, potatoes and other vegetables from the farm. All necessary clothing is provided. The county physician is expected to visit the house regularly each week and as much oftener as the condition of the inmates may require. A separate building is provided for the insane, but we have had but little use for it during the past year, as it has been occupied but a few weeks. We have but one child in the poorhouse.

It has been customary when persons in the employ of mill firms have died,

for *them* to see them properly interred, and in other cases the acquaintances of the deceased have done the same on being provided with coffins and burial places.

Manitou.—[Not heard from.]

Marquette.—The poorhouse buildings remain the same as heretofore reported, they having received needed repairs, whitewashing, etc. The bathtub is freely used by the inmates, and all new comers, if able, are required to bathe. Two coal stoves have been furnished for this winter, and, if possible, we shall keep the house comfortable. Ventilation is simply by doors and windows. Paupers have been well cared for, and such as were able were required to busy themselves in the garden or at the wood pile. The food has been plain but substantial, largely of fresh meats and vegetables, and furnished three times a day; for the sick, such special diet as their cases require. No system of clothing the inmates, but all needed clothing furnished. Of the one hundred and five inmates ninety-five were invalids; there were seventeen deaths; the county-house is mostly used as a county hospital, and we endeavor to take good care of the sick. We have two large cells for the insane in which to confine them when compelled to, but we find they do best when allowed the greatest liberty. The children are sent to a public school near by.

Mason.—[No poorhouse.]

Mecosta.—General condition of poorhouse and other buildings, very fair; house has an upright, 20x40 feet and an ample wing, making plenty of room for all inmates; there is a good barn 30x45 feet. Facilities for bathing: None but tubs and other dishes. Buildings are warmed by stoves and ventilated by means of windows and doors. Paupers are allowed to go out and in at pleasure, and are treated with the greatest leniency and kindness, and are given plenty of good, wholesome food, such, in general, as is raised on farms. Clothing is ample to make them comfortable. Care of the sick: The keeper himself being well adapted to caring for the sick and having plenty of help, the sick are well cared for. There are no paupers so insane or idiotic as to need any extra accommodations. There are no children to educate; if there should be, we have a good school near by.

We pay our poorhouse keeper \$3 50 per week, all he can make on the farm, and paupers' labor, for boarding paupers.

Menominee.—Poorhouse just completed, and at present, but one inmate.

Midland.—General condition of poorhouse and other buildings, good, being nearly new. Facilities for bathing, limited. Building warmed by stoves, and ventilated by doors and windows. Paupers are well treated. Given plenty of good wholesome food and comfortable clothing; woolen for winter. The sick are well cared for. Accommodations for the insane and idiotic, very limited. Education of children is at the common school near the poorhouse.

Missaukee.—[No poorhouse or farm.]

Monroe.—The county poorhouse is a wooden building with two wings; the main building, two stories, occupied by the keeper; the wings, a story and a half, for the use of the paupers. No facilities for bathing except tubs; all are required to bathe once a week, and oftener if necessary. Stoves are used for warming, with pipes running through the hall, which make the rooms comfortable. Ventilation of building, by windows and doors. When a person is received into the county-house he is washed, and when necessary, his clothes are changed; their rooms are washed once a week, and oftener when necessary; no corporal punishment allowed. Food, wheat and corn bread, salt pork and

beef, salt fish, and fresh meat occasionally; soup once a week, potatoes and other vegetables of the season, which are raised on the farm; tea, coffee, mush and milk, butter, cake and pies once a week. The food is well prepared, and served three times a day in summer; twice a day in winter, with lunch. Clothing: For men, strong cotton in summer, woolen in winter; for females, cotton denims and prints, with warm underclothing in winter. We have a county physician who is paid by the visit; the sick are put under his care and treated in their rooms. We have no separate apartment for the insane; we have rooms with grated doors where we can lock them in when necessary; the idiotic are able to wait upon themselves. There is a common district school within one-half mile of the poorhouse, where the children are sent.

All the grain and food for the house and stock are raised on the farm; we have no means of ascertaining the amount consumed by each.

Montcalm.—Poorhouse in splendid condition, well painted, and in good repair. Facilities for bathing, good; a beautiful flowing stream on the farm and a plenty of soft water. Buildings well warmed by stoves and drums. Ventilation as good as can be; windows that drop from above and raise from below. Treatment of paupers, good, kindly, unless very naughty. Food, good as most of farmers'; pork, beef and mutton, potatoes, turnips, cabbage, and other garden vegetables, bread and butter at all meals, and coffee or tea twice a day, cake or pie once a day; meals three times a day except Sundays, then a lunch. Clothing respectable and comfortable; flannel for the children and the very old, and good boots or shoes for them all. Care of the sick is good. We have the best physician that the city of Greenville affords, by the year; watchers, if necessary, and good clean beds to lie upon. Accommodations for insane and idiotic: We have two rooms fitted expressly for that purpose in the house, but have had no occasion to use them yet. Education of children: A common district school one-half mile from the poorhouse; all children are sent who are able to go, and can learn; they are well received by the district.

Our house is more than usually well kept for such an institution; keeper and wife are very orderly, clean, and trusty, and make everything as pleasant as possible.

Muskegon.—House small, coarsely built, not commodious; barn nearly new, good; no other permanent buildings. Facilities for bathing: No special facilities other than ordinary household utensils. Buildings warmed by stoves; fuel, wood. No special appliances for ventilation. Treatment of paupers is believed to be uniformly just and humane. The ordinary staples of plain farm fare are mainly used, and other food deemed proper for invalids is supplied and used as deemed necessary. Plain substantial clothing furnished as needed. The sick are cared for by the family of the keeper, and physicians called when necessary. No special accommodations for the insane and idiotic; no inmates of these classes except one partially imbecile youth who does not require special provision apart from the family. Children are sent to district school.

The expense of the last part of the year has been largely augmented by a number of cases of maiming and injury in mills and on railroads, with consequent surgical operations and costly nursing and attendance necessarily had outside of the poorhouse. Through inadvertence, items were not noted to report number of native paupers of foreign parentage. The pay of superintendents is determined by the supervisors at the close of the year, and cannot now be reported; it has heretofore for several years ranged from \$700 to \$1,000, or thereabouts.

Newaygo.—Our poorhouse is a two-story building, with a wing; a good comfortable house in good repair. Facilities for bathing, good. For warming buildings we use wood fires. Ventilation of building, good. Treatment of paupers, kind and humane. Food, as good as our market affords. Good and substantial woolen clothing for winter, and lighter material for summer. Care of the sick: We employ a good doctor and give the patients good care and nursing. We have no insane paupers in the poorhouse. We send our children to the union school.

We purchased our farm and poorhouse last February. Our farm includes forty-five acres of land.

Oakland.—All our buildings are in good order, and kept in repair. No bath-rooms, but paupers are furnished with tubs and water in their rooms when bathing; we shall make proper provision as soon as possible. The past season we took out two old furnaces and replaced them by three new ones; we can now keep the house very comfortable. The necessary ventilation for the working of the furnaces furnishes all necessary circulation of air. The old or infirm are allowed to work or not, as they choose; those able to labor are required to work in proportion to their ability. Three meals a day are furnished, except in winter, when only two are given; the food is abundant, wholesome, well cooked and neatly served, and of the best quality; we furnish salt and fresh meats and fish, alternately, so as to give a healthful variety, and the farm grows grains, roots, and vegetables in abundance, together with some fruit and milk. Clothing is in quantity and quality, suitable for the comfort and well-being of the paupers. The sick are placed under the care of a physician, *paid by the visit*, and his directions relative to nursing and attendance are followed. The accommodations for the insane and idiotic are absolutely nothing. We have asked of our Board of Supervisors an appropriation for another building, but as yet they have not acted; at present we can only report that we take the best care of them that circumstances will permit. Children never remain in the poorhouse long enough to make it necessary to send them to school. There are always engagements for them ahead of the supply.

This being one of the oldest organized counties in the State, our situation changes but little, and the report for one year might answer for the preceding or subsequent year, with but little change.

Oceana.—General condition of the poorhouse and other buildings good. No facilities for bathing. Heated by stoves; fires kept in sick room. No ventilation except by windows. Treatment of paupers, good. Food, general farm diet. Clothing, well supplied. The sick have good care. New building with two cells for the accommodation of the insane and idiotic; well taken care of and treated kindly. Children attend district school.

The farm is well attended and house kept clean and neat, and no inmates worked unless they are able.

Ontonagon.—[Has a farm and poorhouse this year. Condition and accommodations are not given, but there are no paupers maintained in the poorhouse. Only a partial report,—each township seems to take care of its own poor.] The amount paid from the poor-fund was not paid for maintaining paupers, with the exception of one in Greenland township; it was spent on the farm which has lain idle for the past few years, and we spent this money in getting it under good cultivation.

Osceola.—Old buildings, not bad for the time erected; new frame house being built. No facilities for bathing. Buildings warmed by stoves. No

ventilation. Treatment of paupers: Fed and used as farmers. Food, flour bread of good quality, vegetables of good quality, pork, fish, milk, butter, tea, sugar, and spice. Clothing used, adapted for farms. The sick are carefully and kindly attended. No accommodations for the insane and idiotic. Education of children, none.

Place new and rough enough, will try to make it smoother.

Ottawa.—The general condition of the poorhouse and other buildings is good; there have been no additions to any of the buildings, nor repairs, since our last report, but there are some required at this time which have been recommended to the Board of Supervisors in our report, and the amount necessary granted by that body. Facilities for bathing are good, and further improvements will be made the coming year. The building is warmed by a furnace situated in the basement, and we have two large stoves which warm the men's and insane departments. The ventilators are composed of transoms above the doors and outside windows. The paupers have all been treated with the utmost kindness in every respect. It has never been necessary to treat with unkindness those whom God, in affliction, has placed under our care. We believe in the doctrine: "Inasmuch as ye have done it unto one of these, the least of my creatures, ye have done it unto me." The food has been of the first quality, a great portion of which was raised on the farm; there has been no pains spared in furnishing food suitable to the condition of the afflicted, both palatable and nourishing. The clothing furnished the paupers is of a substantial as well as comfortable character; woolen underclothing for winter's use, also for the summer, where age and infirmity require it. The sick have always claimed our special care, physicians being called on every needful occasion. We have proper accommodations for the insane and idiotic, both for treatment and security of their persons. When the children are of proper age to attend school they are sent to a common district school.

The condition of our farm is much improved in the last year; the products of this year exceed those of last year by over \$900. We have employed a new keeper at \$600 per year.

Presque Isle.—No farm or poorhouse.

Saginaw.—The general condition of the poorhouse is good and comfortable; it is a large, two-story frame building, well constructed for ventilation, and the house and rooms are kept clean and neat. We have a bath-room with large tub; when a poor person arrives and it is necessary, he is well washed and his clothes changed; the inmates are required to wash themselves before meals. Warming of buildings, by large stoves up-stairs and down, and proper care taken for the prevention of fires. Ventilation by means of the windows, doors, and chimneys. The paupers are well treated; the same kind of food is furnished and prepared as is customary in farmers' families, and they have three meals each day. For food, wheat and corn bread, salt pork and fresh beef, and sometimes fish, coffee and tea, milk and syrup, dried apples, etc., etc. We furnish good, warm and comfortable clothing for all, mostly made from woolen goods. The sick are well cared for, and properly nursed and attended to; we employ a physician whose duty it is to visit the poorhouse as often as he thinks it is necessary, and is paid for each visit. We are at present constructing a brick building 24x36 feet, which will be completed by the 1st day of November next, wherein the insane will be placed and made as comfortable as their necessities require. The idiotic are kindly treated, and all are allowed to roam at large when it is thought safe. The children that are able to attend school go to the district school, about a mile distant from the farm.

Sanilac.—Our buildings are the same as reported last year and in very good condition; we have erected no new buildings in the past year. Facilities for bathing, tubs and wash-dishes,—same as last year. Buildings warmed by stoves and wood the same as last year. Ventilation of buildings: Plenty of windows and doors. In treatment of paupers we always make an effort to govern with kindness, but sometimes we have to lock up the refractory ones. The food is prepared in the ordinary way over a cook stove as farmers generally do, and is about the same,—wheat bread, some corn, fruit, vegetables, pork, beef, mutton, butter, tea, sugar, etc.; three meals a day. Clothing, good, strong and comfortable; woolen and cotton varied for summer and winter. The sick are kindly treated, and any little thing they want to eat they get; a doctor is called when needed. We have no idiotic or insane but what have their liberty around the premises on the farm, only at times when they are worst and need locking up for a short time. We have no children in the poorhouse.

When the old and unfortunate have a great aversion to going to the poorhouse, and the neighbors or friends in whose care they are are willing they should remain, we give them partial support; a certain amount per month, not to exceed \$5.00 for one person; we have quite a number of this class in the county. When children are left destitute and without relatives to provide for them, we have thus far, by giving a little for their support to some friend or acquaintance, succeeded, after a short time, in getting a good place for them. The class of paupers we have at the poorhouse are able to do very little, and they are such as make it a very bad place for children.

Schoolcraft.—There is no farm, no poorhouse, or other building used for that purpose owned by the county. The paupers, who are wholly supported by the county are boarded by the month, the county furnishing clothing, physician, and medicine; they are comfortably lodged, fed, and kindly treated; their food is such as is ordinarily used in families, prepared in a good manner generally, three times per day. Their clothing is good and comfortable. The sick are attended by a good and competent physician when necessary, and are properly cared for by the family.

Shiawassee.—General condition of the poorhouse and other buildings good. No special arrangements for bathing. Buildings warmed by stoves with wood for fuel, and ventilated by doors and windows. Treatment of paupers, first-rate. Good substantial food well prepared and regularly served. Clothing, good and comfortable. Care of the sick, excellent. No special arrangements for insane and idiotic, except to confine them in rooms when troublesome. A good primary school is near, and all children are required to attend that are capable of receiving an education.

St. Clair.—The poorhouse buildings are not really such as they should be for the purpose, but are, as reported last year, in pretty good repair. The superintendents had expected that a new building would be erected during the past season, but owing to the want of proper legal action of the authorities in the matter, have not realized their expectations, but hope to during the present year, and to have a new and suitable building for the paupers. Facilities for bathing, none but such as are found in common residences, except that Pine river, near the house, affords good opportunity for bathing and washing during the warm weather. The house is warmed by means of stoves in different parts of the building, wood being used for fuel. No ventilation other than by doors and windows. Treatment of paupers, kind and good. Food, good and whole-

some; wheat bread, meat, butter, vegetables, fruit, tea, coffee, milk, sugar, etc., and plenty of it. Clothing, good and comfortable, adapted to the person and season. Sick attended by a competent physician when necessary, and cared for so as to secure their comfort and recovery as far as practicable. No special accommodations for the insane and idiotic, except some small apartments where they may be confined temporarily if necessary; we have at present no insane who cannot be allowed about the premises generally, and only require to be confined occasionally for a short time. We have no children in poor-house capable of receiving instruction or being educated.

St. Joseph.—The poor-house is an old wooden building formerly an old hotel, surrounded with additions to make room, and is as comfortable as such a building can be made. Tubs and pails for bathing. Wood for fuel, burned in stoves. Ventilation, very good. The paupers are treated as a family owning the farm. Food, farmers' fare. Good warm winter clothing for winter, and suitable clothes for summer. Care of the sick, good; insane and idiotic kept along with the other paupers. Children are sent to a district school near by.

Tuscola.—Buildings are good. No facilities for bathing. Buildings warmed by stoves. Ventilated by windows and doors. Treatment of paupers kind. Good common food. Good comfortable clothing. The sick have good care with the attendance of a physician. The insane and idiotic have separate cells in the basement, with good, kind treatment. Children educated at common district school.

Van Buren.—Buildings, wood; condition, fair. Not any facilities for bathing. Warming of buildings, by stoves. Ventilation only by doors and windows. Treatment of paupers, good. Food, good. Clothing, good. Care of sick, good. Accommodations for insane and idiotic and their treatment, poor. Education of children, at district school.

Washtenaw.—The general condition of the buildings is good, being principally new. We have a bathing house on the premises, and all inmates are required to use it as often as it is thought necessary to keep them clean and healthy. The county poor-house is warmed by stoves; the fuel used is wood. The insane asylum is heated by the Ruttan heater; the fuel used being coal. The portion of the building for the sane is ventilated in the usual manner; the department for the insane is ventilated by the Ruttan Ventilator. Mild treatment at all times required; no harsh treatment tolerated. Food, pork, beef, mutton, fish, potatoes, beans with soup and vegetables alternately arranged, with tea and coffee, compose the general diet. Comfortable clothing furnished, suited to the season. We have a hospital in which all sick persons receive proper nursing and medical attendance. We have a commodious building in which the insane and idiotic are kept, with yards attached for out-door exercise when the weather will permit. We have no school, for the reason that we have no children of suitable age to educate.

Wayne.—Poor-house building during the past year has undergone quite extensive improvements, and is now in better condition than last year. Facilities for bathing, not good at the alms-house. Buildings warmed by stoves. Some improvements in ventilation, but more needed to make it what it should be. Treatment of paupers, kind; all who are really able are required to work on farm in summer and at wood, preparing it for stoves in winter,—except female paupers, who are required to perform the washing, ironing, house-cleaning, and kitchen work. For food we use the best of pork, flour, beef, potatoes, beans, onions, cabbage, and all roots; also sugar, tea, and barley coffee, and

each inmate has all he wants. Clothing, comfortable and good; paupers come destitute, we clean and clothe them; shirts and chemises made of the best heavy unbleached cotton; flannel underclothes for men and women, and the best of calico bought for dresses. The sick are under the care of a resident physician, Dr. W. H. Lathrop, formerly of Detroit, who sees well to all the wants of his patients, both for food and nurses. Accommodations for the insane and idiotic: They are in large wards, males and females separated by the keeper and matron's departments, they being in the center of the building; they are kindly cared for and well fed and clothed; the very violent, however, are occasionally confined in cells, although no punishment or violence toward them is tolerated, and the kindness of our present keeper is a source of pleasure to us, and to the friends of the unfortunates confined. School is kept in the alms-house nearly the whole time, but the children with us are so varied they do not obtain much information thereby, although we endeavor to educate them as well as we can while they are at this institution.

Wexford.—[No poorhouse.] The person transported to the asylum for the insane belonged to Benzie county.

SCHEDULE B.

Showing the Names of the Superintendents of the Poor for the several Counties having Superintendents, as signed officially to the Reports.

- Alcona*—Geo. H. Blush, Colin Campbell.
Allegan—C. W. Calkins, N. Jewett, Oka Town.
Alpena—James A. Case, F. W. Barlow, Charles B. Greely.
Antrim—Geo. Rhodes, Geo. H. Lyon, S. B. Davis.
Barry—J. M. Nevins, S. J. Biddleman, D. B. Pratt.
Bay—Israel Catlin, J. B. Hart.
Benzie—Wm. Steele, F. R. Axtell, Albert Kent.
Berrien—Wm. Chamberlain, A. E. Perkins, Silas Ireland.
Branch—D. Corson, A. S. Glessner, R. K. Twadell.
Calhoun—Tolman W. Hall, Edwin H. Johnson, Augustus O. Hyde.
Cass—D. M. Howell, W. W. Peck.
Charlevoix—H. B. Hipp, Jackson Ingalls.
Cheboygan—Chancy Stevenson, E. A. Dodge, William Stewart.
Chippewa—Augustine Gager, O. Robbins, William S. Shaw.
Clare—W. G. Wilkinson, T. E. Jefferies, Stephen B. Barker.
Clinton—W. L. Hicks, James Kipp, Lynds S. Conn.
Delta—Emil Glaser, David Oliver.
Eaton—T. D. Green, G. T. Rand, Hiram Hutchings.
Genesee—Wm. Blades, J. B. Covert, A. Withee.
Grand Traverse—M. L. Leach, L. S. Hoxsie, Thos. H. Clyde.
Gratiot—A. W. Russell, Wm. Marlow.
Hillsdale—John W. Falley, Lewis Wales, Bani Bishop.
Houghton—Wm. H. Hendrick, Phillip Schwerman.
Huron—Charles F. Hazen, Hunting Trescott.
Ingham—J. I. Mead, J. M. Williams, B. Leek.
Ionia—Thomas Cornell, S. A. Yeomans, B. H. Preston.
Iosco—Albert A. Gilbert, Barzillai M. Earl.
Isabella—James W. Long, C. Bennett, Ried. Hoy.
Jackson—F. G. Larzelere, D. C. Barnard, D. Chapel.
Kalamazoo—Thos. C. Brownell, J. T. Cobb.
Kalkaska—D. P. Beebe, Lorenzo Evans.
Kent—William Leppig, John Steketee.
Keweenaw—Wm. B. Wright, George Rice, T. D. Bradfield.
Lake—Henry Saunders, George R. Peet, Cassius M. C. Roys.
Lapeer—Orson Ingalls, Wm. W. Barber.
Leelanaw—William Voice, John Porter.
Lenawee—H. S. Russell, Thos. F. Moore, Chas. Brown.
Livingston—Calvin Wilcox, D. Case, Wm. J. Hazard.
Mackinac—Dominick Murray. [There seems to be but one superintendent.]
Macomb—Henry Fries, U. P. Hooker, J. C. High.
Manistee—C. B. Lewis, James Ulee.
Marquette—Geo. J. Northrop, C. M. W. Earle, Edward C. Anthony.
Mason—Delos Holmes, R. W. Baxter, T. H. Wright.

Mecosta—Parly H. Brown, Everett Douglass.

Menominee—Miles Shepard, John Quimby, Robt. McCullough.

Midland—S. C. Carpenter, E. P. Jennings.

Missaukee—Ira VanMeter.

Monroe—Isaac Lewis, Lyman Hurd, Franklin Moses.

Montcalm—B. B. Crawford, R. C. Miller. (One superintendent absent in England.)

Muskegon—E. H. Wylie, L. Knowles.

Newaygo—J. C. Hubbard, L. C. Wright.

Oakland—A. W. Hovey, W. M. McConnell, J. W. Leonard.

Oceana—E. D. Richmond, Orrin Deming, Vincent E. Clark.

Ontonagon—John G. Parker, John Chynoweth.

Osceola—Alex. McFarlane, Wm. C. McMullen, Smith Hawkins.

Ottawa—S. R. Vandrezer, Benjamin Lillie, L. Sprutsma.

Presque Isle—August Barnhart, Frederich Schrepper.

Saginaw—H. Miller, Thos. L. Jackson, Thomas Owen.

Sanilac—R. J. Arnot, N. Cameron.

Schoolcraft—Frank H. Backes, James Parks.

Shiawassee—Cortes Pond, A. B. Chipman, E. Cook.

St. Clair—Uriah Hayden, Arnold Saph, John Grinnell.

St. Joseph—David Knox, Phineas Farrand, Isaac Crossette.

Tuscola—James D. Sutton, J. R. Hooper.

Van Buren—A. Van Auken, Willis W. Hodge.

Washtenaw—Edward Duffy, Benj. W. Waite, F. K. Wexford.

Wayne—J. A. Patrick, Wm. Dyson.

Wexford—Solomon C. Worth, John N. Hanna.

FIRST ANNUAL ABSTRACT
OF THE
ANNUAL REPORTS
OF THE
SHERIFFS,
RELATING TO
THE POPULATION OF THE JAILS
IN THE
STATE OF MICHIGAN,
FOR THE YEAR ENDING
SEPTEMBER 30, 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874.

STATE DEPARTMENT, MICHIGAN, }
SECRETARY'S OFFICE, }
Lansing, February 20, 1874. }

To JOHN J. BAGLEY, *Governor of the State of Michigan* :

SIR—In compliance with law, I have the honor to submit herewith my first Annual Abstract of the reports of the Sheriffs of the State for the year ending September 30th, A. D. 1873.

The evident care with which most of the reports have been prepared, and the cheerfulness and promptness with which corrections asked for have generally been forwarded, evinces a desire on the part of the sheriffs to make their reports accurate; and although many of these first reports under the law, are no doubt, erroneous and incomplete, in different degrees, owing principally to the fact that the law requiring them was passed after half the year which they cover had expired, and that no uniform records in jails had previously been required or kept, there is good reason to believe that in the future these reports and abstracts will be full and reliable, especially as it is *known* that fifty-one of the seventy counties now organized have procured records for their jails, precisely like the form prepared by the Secretary of State, in accordance with the law of 1873, which requires the reports to be made.

I have arranged the information in six tables, with one exhibit following Table V., and two schedules following Table VI.

The Abstract contains information from all the counties in the State, except Delta and Sanilac, from which no information whatever on the subject has been received.

Several per cent columns have been incorporated in the tables, which it is believed add materially to the value of the Abstract.

Very Respectfully,

DANIEL STRIKER,
Secretary of State.

ABSTRACT.

TABLES I. TO VI., INCLUSIVE,

WITH AN EXHIBIT FOLLOWING TABLE V.,

AND

SCHEDULES A AND B,

WITH REMARKS FOLLOWING THE TABLES AND EXHIBIT.

CONTENTS.

Table I.—AVERAGE DURATION OF IMPRISONMENT. WHOLE NUMBER OF PRISONERS, AVERAGE NUMBER, NUMBER OF EACH SEX, AND NUMBER UNDER EIGHTEEN YEARS OF AGE, BY SEX. PER CENT OF EACH SEX TO WHOLE NUMBER. TOTAL COST OF KEEPING PRISONERS, AND COST PER WEEK OF EACH PRISONER.

Table II.—WHOLE NUMBER OF PRISONERS; TOTAL NUMBER, NUMBER OF EACH SEX, AND NUMBER UNDER EIGHTEEN YEARS OF AGE CHARGED WITH HIGH CRIMES, AND WITH MINOR OFFENSES, WITH THE PER CENT OF EACH SEX AND OF THE NUMBER UNDER EIGHTEEN YEARS OF AGE TO THE TOTAL OF EACH CLASS; NUMBER OF WITNESSES, DEBTORS, AND INSANE, AND IDIOTIC PRISONERS. PER CENT OF NUMBER CHARGED WITH HIGH CRIMES AND WITH MINOR OFFENSES, RESPECTIVELY, TO THE WHOLE NUMBER OF PRISONERS.

Table III.—NUMBER OF PRISONERS RECEIVED IN THE STATE PRISON AS SHOWN BY THE INSPECTOR'S REPORT. NUMBER SENT TO STATE PRISON, TO HOUSE OF CORRECTION, AND TO STATE REFORM SCHOOL, AS SHOWN BY SHERIFFS' REPORTS, WITH PER CENT OF EACH TO WHOLE NUMBER RECEIVED IN THE JAILS. NUMBER ESCAPED, AND NUMBER REMAINING IN THE JAILS AT THE CLOSE OF THE YEAR.

Table IV.—BIRTHPLACES OF WHITE, AND NUMBER OF BLACK, MULATTO, AND INDIAN PRISONERS.

Table V.—NUMBER WHO COULD NOT READ, AND NUMBER WHO COULD NOT WRITE, WITH PER CENT OF EACH TO THE WHOLE NUMBER RECEIVED IN THE JAILS.

Exhibit A.—PER CENT OF PRISONERS TO POPULATION.

Table VI.—EXPENDITURES; FOR BOARD AND KEEPING OF PRISONERS, REPAIRS OF JAILS, FURNITURE, OTHER NECESSARY SUPPLIES, AND TOTAL COST OF MAINTAINING THE JAILS.

Schedule A.—STATEMENTS OF SHERIFFS RELATIVE TO CONDITION OF JAILS, ETC.

Schedule B.—LIST OF SHERIFFS, BY COUNTIES.

TABLES.

TABLE I.

Showing, by Counties, the Average Duration of Imprisonment in days; the Average Number of Prisoners detained in the Jails, and the Whole Number, the Number of each Sex, and the Number Under Eighteen Years of Age, by Sex, received; the Per Cent of Each Sex to the Whole Number of Both Sexes; the Amounts Received by the Sheriffs from the Counties for Board and Keeping of Prisoners, and the Cost per Week for Board and Keeping of each Prisoner, with Totals for the State; for the year ending September 30, 1873.

COUNTIES.	Average duration of Imprisonment in days.	PRISONERS.								Amounts received by Sheriffs for board and keeping of Prisoners.	Cost per week of board and keeping of each Prisoner in the jails.*
		Average No. in the jails during the year.	Whole number received in the jails.	MALES.		FEMALES.		PER CENT OF EACH SEX TO TOTAL OF BOTH SEXES.			
				Whole number.	No. under 18 years of age.	Whole number.	No. under 18 years of age.	Males.	Females.		
	1	2	3	4	5	6	7	8	9	10	11
Allegan 1			45	42	3	3		93.83	6.67	\$757 50	
Alpena	7.66	1.20	57	50	1	7	1	87.72	12.28	261 60	\$4 19
Antrim			2	2				100.		85 00	
Barry	12.73	2.20	63	59	5	4	2	93.65	6.35	602 00	5 26
Bay	8.86	15.	a1,438	1,318		120		91.66	8.84	3,215 36	4 12
Benzie	8.33	.14	6	6				100		151 65	20 82
Berrien	82.75	2.67	31	29	1	2		93.55	6.45	b 800 00	5 76
Branch	5.30	1.	71	66	12	5		92.96	7.04	c 1,084 89	19 90
Calhoun 2	15.35	8.07	143	134	20	9	1	93.71	6.29	1,317 00	4 18
Cass	15.	1.15	28	25		3		89.29	10.71	815 50	5 28
Cheboygan	6.	.67	50	50	2			100.		110 00	8 16
Chippewa	8.67	.33	33	30	2	3		90.91	9.09	123 00	7 11
Clinton	8.51	.77	33	31	1	2		93.94	6.06	314 88	7 86
Eaton 3	9.18	1.88	56	55	3	1		98.21	1.79	372 50	5 08
Emmet			9	8				100.			
Genesee 4	6.55	4.75	198	186		12	6	93.94	6.06	950 00	5 13
Gr. Traverse	5.	.14	5	3		2	2	60.	40.	85 00	4 81
Gratiot			d 3	3				100.		e 145 00	
Hillsdale 5	10.06	3.15	84	83		1		98.81	1.19	541 80	4 41

* Computed from columns 2 and 10.

1 Report from January 11, 1873.

2 Report is probably from January 1, 1873. (See remarks following.)

3 Report from January 1, 1873.

a Of these, 867 were confined under city ordinances. The number of each sex was not reported.

b "As near as can be ascertained."

c Includes \$705 50 paid to the sheriff of St. Joseph county. (See Schedule A, Branch County.)

d The sheriff states that these were confined in the jails of Clinton and Saginaw counties. The sheriff of Clinton states that four were confined in his jail, and the sheriff of Saginaw, that one was confined in the jail of Saginaw county.

e Amount paid to sheriff of Clinton county.

TABLE I.—CONTINUED.

COUNTIES.	Average duration of imprisonment in days.	PRISONERS.								Amounts received by Sheriffs for board and keeping of Prisoners.	Cost per week of board and keeping of each Prisoner in the jails.*
		Average No. in the jails during the year.	Whole number received in the jails.	MALES.		FEMALES.		PER CENT OF EACH SEX TO TOTAL OF BOTH SEXES.			
				Whole number.	No. under 18 years of age.	Whole number.	No. under 18 years of age.	Males.	Females.		
1	2	3	4	5	6	7	8	9	10	11	
Houghton....	25.09	5.29	77	73	1	4	---	94.81	5.19	\$1,449 00	\$5 27
Huron.....	33.25	.36	4	4	---	---	---	100.	---	85 50	4 57
Ingham 1.....	23.91	2.03	a 22	22	2	---	---	100.	---	b 626 11	8 34
Ionia.....	6.37	3.33	191	186	20	5	2	97.38	2.62	1,258 75	7 27
Iosco.....	29.25	3.80	48	35	1	13	---	72.92	27.08	1,264 50	6 40
Isabella.....	1.	.02	8	8	---	---	---	100.	---	4 00	8 35
Jackson 2.....	13.08	19.38	161	131	14	30	4	81.37	18.63	1,200 78	3 94
Kalamazoo.....	7.75	11.50	568	531	---	37	---	93.49	6.51	c 2,531 68	4 23
Kalkaska.....	84.	1.	d 1	1	---	---	---	100.	---	---	---
Kent 3.....	31.	42.	e 504	472	13	32	17	93.65	6.35	f 2,984 73	1 63
Keweenaw.....	42.50	.45	4	3	---	1	---	75.	25.	170 00	7 26
Lapeer.....	18.25	4.33	87	81	10	6	---	93.10	6.90	1,189 50	5 23
Leelanaw.....	41.16	.68	6	6	1	---	---	100.	---	390 25	11 04
Lenawee 3.....	12.50	7.60	g 167	152	11	13	2	92.12	7.88	1,292 17	4 36
Livingston.....	4.07	.16	14	13	---	1	---	92.86	7.14	57 00	6 85
Mackinac.....	3.20	.04	5	5	---	---	---	100.	---	20 00	9 63
Macomb.....	17.83	2.59	55	52	1	3	---	94.55	5.45	841 93	6 25
Manistee.....	4.	3.	295	291	1	4	---	98.64	1.36	---	---
Marquette 4.....	20.	15.	294	290	4	4	---	98.64	1.36	991 25	1 77
Mason.....	9.70	1.	13	13	---	---	---	100.	---	271 40	5 23
Mecosta.....	3.86	1.80	170	169	7	1	---	99.41	.59	835 00	8 92
Menominee.....	4.44	1.25	54	49	8	5	---	90.74	9.26	191 70	2 95
Midland.....	14.22	1.72	37	33	---	4	---	89.19	10.81	733 20	8 20
Monroe.....	h 7.46	h 2.07	i 54	47	---	7	---	87.04	12.96	400 57	3 72
Muskegon.....	4.89	5.	430	427	8	3	---	99.30	.70	j 1,029 60	3 96
Newaygo.....	1.50	.11	28	28	3	---	---	100.	---	25 50	4 46
Oakland.....	8.50	3.	132	129	36	3	1	97.73	2.27	911 75	5 84
Oceana.....	30.30	.99	12	12	1	---	---	100.	---	173 14	3 36
Ontonagon.....	19.	.33	6	6	---	---	---	100.	---	81 20	4 73
Osceola.....	5.	.30	k 22	21	1	1	---	95.45	4.55	l 111 84	7 14
Ottawa.....	22.50	3.	51	48	---	3	---	94.12	5.88	1,250 00	8 01

* Computed from columns 2 and 10.

1 Report from Jan. 14, 1878.

2 Report from June 12, 1873.

3 Report from Jan. 1, 1878.

4 Report from Jan. 11, 1878.

a Three confined under village ordinances not included.

b Includes locks and unlocks, jail fees, and washing.

c Includes \$481 68 sheriff's fees as turnkey.

d Confined in Antrim county jail.

e Includes two prisoners from Montcalm, and four from Newaygo counties.

f The cost of board and keeping of prisoners from Montcalm and Newaygo counties not included.

g Sex of two not reported.

h Calculated on the basis of 108 commitments.

i In addition to these, 54 were committed under city ordinances.

j Expense for fuel is not included.

k Includes one prisoner from Lake county.

l Includes \$7 64 for boarding prisoner from Lake county.

ABSTRACT OF THE ANNUAL REPORTS OF SHERIFFS.

9

TABLE I.—CONTINUED.

COUNTIES.	Average duration of imprisonment in days.	PRISONERS.								Amounts received by Sheriffs for board and keeping of Prisoners.	Cost per week of board and keeping of each Prisoner in the jails.*
		Average No. in the jails during the year.	Whole number received in the jails.	MALES.		FEMALES.		PER CENT OF EACH SEX TO TOTAL OF BOTH SEXES.			
				Whole num-ber.	No. under 18 years of age.	Whole num-ber.	No. under 18 years of age.	Males.	Females.		
	1	2	3	4	5	6	7	8	9	10	11
Presque Isle.....			a 3								
Saginaw 1.....	18.	20.	b 280	270	4	10	2	96.43	3.57	4,017 08	5 81
Shiawassee.....	16.45	1.71	38	86	1	2		94.74	5.26	339 75	8 82
St. Clair.....	23.	3.09	47	44	1	3	1	98.62	6.88		
St. Joseph.....	44.23	2.67	c 22	19		3		86.36	13.64	874 42	6 30
Van Buren.....	55.	3.	20	17	2	3	1	85.	15.	295 15	1 89
Washtenaw.....	6.	4.	223	213		9		95.95	4.05	1,367 90	6 58
Wayne.....	6.47	27.50	1,560	1,368		192		87.69	12.31	5,770 20	4 04
Wexford.....	4.		2	2				100.		5 00	
Totals.....	822.68	248.22	8,063	7,482	196	576	42	92.85	7.15	\$46,122 73	\$4 86

* Computed from columns 2 and 10.

1 Report from Feb. 1, 1878.

a Sex not reported.

b Report does not state whether the prisoner from Gratiot county is included or not.

c Report does not state whether the prisoners from Branch county are included or not.

d This is the average cost per week for each prisoner for all the counties reporting, both the average number in the jails and the amounts paid to sheriffs for board and keeping of prisoners.

Eleven counties do not appear in Table I. Of these, seven, viz.: Alcona, Clare, Lake, Manitou, Missaukee, Schoolcraft and Tuscola, have no jails; and in one,—Charlevoix,—the jail is unfinished. Alcona had one prisoner in Iosco county jail, but "parties not appearing the suit went down." Charlevoix, Clare, Manitou, Missaukee and Schoolcraft had no prisoners. Lake had one prisoner in Osceola jail, who is included in the Osceola report. A card received from Mr. H. P. Atwood, written, as he states, at the request of the sheriff of Tuscola, states that they have no jail in the county; and the county clerk in a letter received at the moment of sending the abstract to press, states that four persons from Tuscola county have been confined in the jail at Flint, at an expense of \$112 31. Whether these items are included in the report from Genesee county or not is unknown.

No information has been received from Delta or Sanilac counties.

The jail of Montcalm county has been condemned by the judge of the Circuit Court, and prisoners are confined in the jail of Kent county.

Of the fifty-nine counties represented, two,—Gratiot and Kalkaska,—have

no jails, making nine, or, including Montcalm, ten counties in all that have no jails. Gratiot, prior to January 1st, used the Clinton county jail, and since that date, that of Saginaw county. The one prisoner from Kalkaska was confined in the jail of Antrim county. In Emmet, Presque Isle, and Wexford, the jails are unfinished, making four counties in the State, including Charlevoix, which is not represented, with jails unfinished. Branch county has no permanent jail, and prisoners are confined in that of St. Joseph county. The jails in Leelanaw and Newaygo counties are considered unsafe for keeping prisoners. The prisoners of the latter county, except those charged with minor offenses, are confined in the jail of Kent county. The prisoners from Montcalm and Newaygo counties confined in the Kent county jail are included in the Kent county report.

The report from Presque Isle came in the form of a letter from the county clerk, written at the request of the Sheriff, and contained but three items; the whole number of prisoners, the offenses they were charged with, and the condition of the jail.

Many of the averages (columns 1 and 2) are incorrect, as may be shown, for any county, by multiplying "the average duration of imprisonment in days" (column 1) by "the whole number of prisoners received in the jail" (column 3), and dividing the product by the number of days for which the report is made. For counties in which both the averages are correct the quotient will be "the average number in the jail during the year" (column 2).

"The cost per week of board and keeping of each prisoner in the jails," as shown in column 11 varies widely for the different counties. It is probable that this variation may be accounted for partly by the fact that "the average number in the jails" is incorrectly reported, and partly by the various constructions that the sheriffs put upon the item, "The total sum received by the Sheriff from the county for board and keeping of prisoners," in the blank reports. Many of the Sheriffs seem to have reported in this item only the cost of boarding the prisoners, while others have included locks and unlocks, jail fees, etc. (See foot notes.)

The sheriffs of a few counties state that their entire reports are for a fraction of the year. In the report from Calhoun county, the number used as a divisor in obtaining "the average number in the jail" indicates that the report is from January 1, 1873; and in that from Genesee county, the first item is stated to be for nine months.

From letters received from the sheriffs of Bay and Monroe counties it was ascertained that they had included in their reports prisoners confined under the ordinances of the cities where their jails are located, the jails being used as city lock-ups. The sheriff of the former county states the whole number of city prisoners received in the jail, but not the number of each sex, hence they could not be separated from those that are properly included in the report. The prisoners confined under city ordinances in Monroe county, are not included in the whole number received in the jail, as stated in the table, but account was made of them in figuring the averages. Whether this class of prisoners is included in the report from any other county is not known; but the sheriff of Kent, under "Miscellaneous Remarks," speaks of prisoners detained under city ordinances (see Schedule A, Kent county). The sheriff of Ingham states that the jail of that county is used as a village lock-up, but has very properly excluded the village prisoners from his report.

The large number of prisoners confined under city ordinances in Bay and Monroe counties,—more than half of the whole number in the former and just half in the latter,—shows that these abstracts will contain but a small portion of the criminal statistics that might be collected in the State. As no report is now by law required of the keepers of city and village prisons or lock-ups when not in connection with county jails, it is desirable that, in the Sheriff's reports of those counties where the county jail is used as a city or village lock-up, those confined temporarily under city or village ordinances, without process, be not included in the report proper, but the statistics concerning them stated in the "Miscellaneous remarks." In accordance with authority conferred by law upon the Secretary of State, *Sheriffs are hereby directed to report them in that form* until otherwise directed from this office.

TABLE II.

Showing, by Counties, the whole number of Prisoners received in the Jails; the Total Number, the Number of each Sex, and the Number Under Eighteen Years of Age charged with High Crimes; the Per Cent of each sex and the number under eighteen years of age to the Total Number charged with High Crimes; the Total Number, the Number Under Eighteen Years of Age charged with Minor Offenses; the Per Cent of Each Sex and the number under eighteen years of age to the Total Number charged with Minor Offenses; the Number of Witnesses, Debtors, and Insane, and Idiomatic Persons confined in the jails; and the Per Cent of the Total Number charged with High Crimes and Minor Offenses, respectively, to the Whole Number committed to the jails; with Totals for the State for the year ending September 30th, 1873.

COUNTIES.	Whole No. received in the Jails.	NUMBER CHARGED WITH HIGH CRIMES.					Per cent of each sex and of the Number under 18 years of age, charged with High Crimes, to the Total Number charged with High Crimes.					NUMBER CHARGED WITH MINOR OFFENSES.					Per cent of each sex, and of the Number under 18 years of age charged with Minor Offenses, to the Total Number charged with Minor Offenses.					Number of Debtors.	Number of Insane Persons	Number of Idiomatic Persons	Per cent of the total No. charged with High Crimes to the Whole	No. committed to the jails.	Per cent of the total No. charged with minor offenses to the whole
		Total Number.	Males.	Females.	Years under 18	Total Number.	Males.	Females.	Number under 18 years of age.	Total Number.	Males.	Females.	Number under 18 years of age.	Males.	Females.	Number under 18 years of age.	Per cent of each sex, and of the Number under 18 years of age charged with Minor Offenses, to the Total Number charged with Minor Offenses.										
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21							
Allegan 1	a 45	28	25	3				89.29	10.71												62.22	44.44					
Alpena.	57	10	10		1	100.	10.		39	38	6	1	84.62	15.38	2.56	6	1	1	17.54	68.42							
Antrim.	2								2				100.							100							
Barry	63	20	18	2	2	90.	10.		35	2		5	94.59	5.41	18.51	2	4		31.75	58.78							
Bay.	b 1,488	27	27			100.			1,271	114			91.77	8.23					1.88	96.81							
Benzie.	6	1	1			100.			5	5			100.						16.67	88.88							
Berrien.	c 81	14	14			100.			11	2		2	84.62	15.88	7.69	1	1		45.16	41.94							
Branch.	71	42	40	2	4	95.24	4.76	9.52	27	25	2	8	92.59	7.41	20.63	2			59.15	88.08							
Calhoun 2	143	d 40	39	1	3	97.50	2.50	7.50	108	95	8	21	92.23	7.77	20.39				27.97	72.03							
Cass	28	17	17			100.			8			8	100.		100.	2	1		60.71	28.57							
Chr-boygan	50	1	1			100.			47	47		2	100.		4.26	1	1		2.	94.							
Chippewa.	e 33								88	80	8	2	90.91	9.09	0.00	1			33.33	100.							
Clinton	83	11	6	2		81.82	18.18		32	22			100.		4.55				33.33	66.67							

TABLE II.—CONTINUED.

COUNTIES.	NUMBER CHARGED WITH HIGH CRIMES.				Per cent of each sex and of the Number under 18 years of age, charged with High Crimes, to the Total Number charged with High Crimes.				NUMBER CHARGED WITH MINOR OFFENSES.				Per cent of each sex, and of the Number under 18 years of age, charged with Minor Offenses, to the Total Number charged with Minor Offenses.				Number of Debtors.				Number of Insane Persons.				Per cent of the total No. charged with High Crimes to the whole No. committed to the jails.		Per cent of the total No. charged with minor offenses to the whole No. committed to the jails.	
	Whole No. received in the Jails.	1	2	Total Number.	Males.	Females.	Number under 18 years of age.	Males.	Females.	Total Number.	Males.	Females.	Number under 18 years of age.	Males.	Females.	Number under 18 years of age.	Number of Witnesses.	16	17	18	19	20	21	Per cent of the total No. charged with High Crimes to the whole No. committed to the jails.	Per cent of the total No. charged with minor offenses to the whole No. committed to the jails.			

Report from February 1, 1879.

a One reported, but is probably an error.

(See Schedule A, Newaygo Co.)

b Forty-four more than the total of columns 1, 16, 17, 18, and 19.

c One less than the total of columns 1, 16, 17, 18, and 19.

d Three less than the total of columns 1, 16, 17, 18, and 19.

e Not reported.

f Percent of total exclusive of Presque Isle county.

g Percent of total exclusive of Presque

Isle county.

Eleven counties do not appear in Table II. They are the same that are omitted in Table I., and are omitted for the same reasons.

The total of columns 2, 9, 16, 17, 18, and 19, that is, the whole number committed to the jails for *all causes*, as shown by the *causes of commitment*, should just equal "the whole number received in the jails," (column 1); but discrepancies appear in eleven counties, as is shown by the foot-notes. In four, Berrien, Macomb, Manistee, and Oakland, "the whole number received" exceeds the number committed for all causes by forty-eight, forty-four of these being in Oakland county, and in seven, the number committed for all causes exceeds "the whole number received" by twenty-two. The latter discrepancy may, perhaps, be occasioned in Chippewa and Muskegon by the sheriffs' not having included the witnesses, and in Lapeer and Osceola, the insane, in "the whole number received."

The per cent in column 20, added to the per cent in column 21, for Allegan and Van Buren counties, exceeds 100, in consequence of this discrepancy.

In view of the facts that there never have been any jail records, and that this is the first year that sheriffs have made reports, it is quite remarkable that there are so few of these discrepancies.

TABLE III.

Showing, by Counties, the number of Prisoners received in the State Prison, according to the Report of the Inspectors of the State Prison for the year ending September 30, 1873; the Number of Prisoners convicted and sent to the State Prison, to the House of Correction, and to the State Reform School, as shown by the Sheriffs' Reports to the Secretary of State for the same time; the Per Cent of Sentences to each place of confinement to the Whole Number received in the Jails; also the Number that have made their Escape, and the Number Remaining in the Jails at the close of the year, with Totals for the State, for the year ending September 30, 1873.

COUNTIES.	Number of Prisoners received in the State Prison during the year. *	CONVICTIONS.						Number Escaped.	Number Remaining in the Jails at the close of the year.
		Number sent to State Prison.	Number sent to House of Correction.	Number sent to State Reform School.	PER CENT TO THE WHOLE NO. REC'D IN THE JAILS.				
					State Prison.	House of Correction.	State Reform School.		
Allegan 1.....	7	6	2	-----	13.33	4.44	-----	2	-----
Alpena.....	1	1	4	-----	1.75	7.02	-----	-----	5
Antrim.....	-----	-----	-----	-----	-----	-----	-----	-----	1
Barry.....	4	4	3	2	6.35	4.76	8.17	-----	3
Bay.....	21	12	23	7	2.10	4.90	1.23	4	-----
Berrien.....	2	3	4	-----	9.68	12.90	-----	-----	2
Branch.....	12	11	12	4	15.49	16.90	5.63	-----	7
Calhoun 2.....	8	9	27	1	6.29	18.88	.70	-----	14
Cass.....	5	4	4	-----	14.29	14.29	-----	-----	1
Cheboygan.....	1	1	-----	-----	2.	-----	-----	-----	1
Chippewa.....	-----	-----	-----	-----	-----	-----	-----	4	-----
Clinton.....	1	1	1	1	3.03	3.03	3.03	2	3
Eaton 3.....	2	1	2	2	1.79	8.57	8.57	-----	2
Emmet.....	-----	-----	-----	-----	-----	-----	-----	1	-----
Genesee 2.....	2	2	6	3	1.01	3.03	1.52	1	4
Grand Traverse.....	-----	-----	-----	-----	-----	-----	-----	-----	1
Gratiot.....	-----	-----	-----	-----	-----	-----	-----	1	-----
Hillsdale 3.....	8	6	13	1	7.14	15.48	1.19	-----	3
Houghton.....	7	7	-----	-----	9.09	-----	-----	-----	6
Huron.....	1	1	-----	-----	25.	-----	-----	-----	-----
Ingham 4.....	9	4	2	-----	18.18	9.09	-----	1	3

* From the report of the Inspectors of the State Prison for the year ending September 30, 1873.

1 Report from January 11, 1873.

2 Report is probably from January 1, 1873. (See remarks following Table I.)

3 Report from January 1, 1873.

4 Report from January 14, 1873.

a Per cent to number received in jail exclusive of city prisoners.

b "Recaptured."

TABLE III.—CONTINUED.

COUNTIES.	Number of Prisoners received in the State Prison during the year. *	CONVICTIONS.							Number Remaining in the Jails at the close of year.
		Number sent to State Prison.	Number sent to House of Correction.	Number sent to State Reform School.	PERCENT TO THE WHOLE NO. REC'D IN THE JAILS.			Number Escaped.	
					State Prison.	Hou rection.	State Reform School.		
Ionia.....	11	13	8	2	6.81	4.19	1.05	3	5
Iosco.....	1	1	3	—	2.08	6.25	—	—	5
Jackson 1.....	3	—	3	—	—	1.86	—	—	18
Kalamazoo.....	10	11	30	3	1.94	5.28	.53	—	11
Kalkaska.....	—	—	—	—	—	—	—	—	1
Kent 2.....	84	25	5	4	4.96	.99	.79	2	23
Keweenaw.....	1	1	—	—	25.	—	—	—	1
Lapeer.....	5	5	—	—	5.75	—	—	—	2
Lenawee 2.....	18	10	23	6	5.99	18.77	8.59	—	13
Livingston.....	—	—	2	—	—	14.29	—	—	—
Macomb.....	—	—	3	—	—	5.45	—	—	1
Manistee.....	4	8	—	—	1.02	—	—	—	—
Marquette 3.....	9	8	—	—	2.72	—	—	—	16
Mason.....	1	1	—	—	7.69	—	—	—	2
Mecosta.....	1	1	5	1	.59	2.94	.59	—	4
Menominee.....	2	2	—	1	3.70	—	1.85	3	—
Midland.....	2	1	4	—	2.70	10.81	—	—	1
Monroe.....	4	8	15	2	5.56	27.78	3.70	—	3
Muskegon.....	4	2	5	4	.47	1.16	.98	1	13
Newaygo.....	—	—	2	1	—	7.14	8.57	—	—
Oakland.....	9	7	15	1	5.30	11.36	—	3	5
Oceana.....	1	1	—	1	8.33	—	8.33	—	1
Ontonagon.....	—	—	—	—	—	—	—	2	—
Oscoda.....	—	—	4	—	—	18.18	—	—	—
Ottawa.....	5	5	8	6	9.80	15.69	11.76	—	—
Saginaw 4.....	13	13	35	2	4.64	12.50	.71	—	28
Sanilac.....	1	—	—	—	—	—	—	—	—
Shiawassee.....	3	6	—	—	15.79	—	—	1	5
St. Clair.....	2	—	3	—	—	6.38	—	—	4
St. Joseph.....	3	4	1	—	18.18	4.55	—	2	4
Van Buren.....	5	7	—	—	35.	—	—	—	4
Washtenaw.....	2	2	27	6	.90	12.16	2.70	—	4
Wayne.....	a 42	43	316	12	2.76	20.26	.77	—	30
Totals.....	b 284	248	625	73	3.08	7.75	.91	33	259

* From the report of the Inspectors of the State Prison for the year ending September 30, 1873.

1 Report from June 12, 1873.

2 Report from Jan. 1, 1873.

3 Report from Jan. 11, 1873.

4 Report from Feb. 1, 1873.

5 "Recorder's Court, Detroit."

6 Three convicted in the U. S. District Courts, one in the Eastern and two in the Western, not included.

Sixteen counties do not appear in Table III. One of the eleven counties not shown in Table I, viz., Sanilac, is represented in this for the purpose of including one prisoner received in the State Prison from that county. Six counties,—Benzie, Isabella, Leelanaw, Mackinac, Presque Isle, and Wexford,—are not included because the reports contain no information of the kinds in the table.

The column, "Number of Prisoners received in the State Prison during the year," copied from the Report of the Inspectors of the State Prison, is inserted for the purpose of comparison with the column, "Number sent to State Prison," as shown by the Sheriffs' reports. Exclusive of Sanilac county, from which no Sheriff's report has been received, discrepancies appear in the two columns in twenty-five counties, in seventeen of which the number of prisoners received in the State Prison, as shown by the Inspectors' report, exceeds the number sent, as shown by the Sheriffs' reports. In eight of the seventeen, the Sheriffs' reports are only for a part of the year, which may account for the discrepancies in those counties.

! Of the eight counties in which the number of prisoners sent to the State Prison, as shown by the sheriffs' reports, exceeds the number received, as shown by the Inspectors' report, five,—Berrien, Calhoun, Kalamazoo, St. Joseph and Wayne,—show an excess of one to each county; two,—Ionia and Van Buren,—an excess of two to each, and one,—Shiawassee,—an excess of three.

No reason is known for such excess, unless in the case of Wayne county the sheriff included the prisoner convicted in the United States District Court. (See foot-note b, p. 17.)

TABLE IV.

Showing, by Counties, and by Sex, the Birthplaces of the Prisoners exclusive of Blacks, Mulattoes and Indians, and the Number of Blacks, Mulattoes, and Indians confined in the Jails, with Totals for the State, for the year ending September 30, 1878.

COUNTIES.	BIRTHPLACES OF MALES. (Exclusive of Blacks, Mulattoes, and Indians.)								BIRTHPLACES OF FEMALES. (Exclusive of Blacks, Mulattoes, and Indians.)								BLACKS.	MULATTOES	INDIANS.
	United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.	France.	Sweden.	United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.	Males.	Females.	
Allegan 1.																			
Alpena	18	9	2	14	2	4	1			2	4				1				
Antrim	1																		
Benzie	4					2													
Berrien	8		1	5					3				2				3		
Cheboygan	14			21	4	6													
Chippewa		10	3	7		3													
Clinton																	1		
Eaton 2.	3		2	10		1						1					1	3	
Emmet																			
Genesee 3.																	1	4	1
Gr. Traverse	2									2									
Houghton	3		7	51	5	10	1												
Huron	a 1		a 1	a 2															
Ingham 4.		2		2															
Ionia										3		1	1					3	
Iosco	22	10		2	1					10	2	1							
Isabella																			
Jackson 5.	72	12	5	32		b 5		2		14		15		1			8		8
Kalkaska	1																		
Kent 2.	117	44	54	123	23	67	38			16	1	8	1	4	2		2	1	1
Keweenaw			1	1	1							1							
Lapeer																		4	1
Leelanaw	2					1												1	2
Livingston	3	1	1	6		3				1									
Mackinac	3					1													
Macomb	43			1	1	4				1		2					1		
Manistee	70	18	c 27	86	8	d 50		6	e 24	2	1		1						2
Marquette 1.	26	31	18	160	10	f 17		g 30		1		1	2				4		8
Mason				4	2	1			5										1
Menominee	4	6	2	27	2	8				2	2	1							

1 Report from January 11, 1878.

2 Report from January 1, 1878.

3 Report probably from Jan. 1, 1878. (See remarks following Table I.)

4 Report from January 14, 1878.

5 Report from June 12, 1878.

a Reported females, but it appears from the report that none but males were received in the jail.

b Includes one born in Switzerland.

c Includes three born in Wales.

d Includes one born in Switzerland, three in Poland and six in Denmark.

e Includes nineteen born in Norway.

f Includes three born in Italy, and "six in Austria and Poland."

g Born in "Sweden and Norway."

TABLE IV.—CONTINUED.

COUNTIES.	BIRTHPLACES OF MALES. (Exclusive of Blacks, Mulattoes, and Indians.)									BIRTHPLACES OF FEMALES. (Exclusive of Blacks, Mulattoes and Indians.)									BLACKS.	MULATTOES	INDIANS.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.	France.	Sweden.	United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Midland.....																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

1 Report from February 1, 1878.

2 Includes one born on the Isle of Man.

Only forty-three counties are represented in Table IV. In many of these the birthplaces and color of only a portion of the prisoners are stated; while in four counties,—Marquette, Saginaw, St. Joseph and Van Buren,—the number, as shown by this table, exceeds “the whole number received in the jails,” as shown in column 3, Table I.

The number of white prisoners, born in the United States, whose parents, one or both, were foreign born, is omitted because there were but few reported, and the showing, it is believed, would be valueless.

TABLE V.

Showing, by Counties, the Number of Prisoners who could not Read, and the Number who could not Write, and the Per Cent of each to the Whole Number Received in the Jails, with Totals for the State, for the year ending September 30, 1873.

COUNTIES.	COULD NOT READ.		COULD NOT WRITE.		COUNTIES.	COULD NOT READ.		COULD NOT WRITE.	
	Number.	Per cent to the whole Number received in the Jails.	Number.	Per cent to the whole Number received in the Jails.		Number.	Per cent to the whole Number received in the Jails.	Number.	Per cent to the whole Number received in the Jails.
Allegan 1.....	2	4.44	2	4.44	Jackson 5.....	71	44.10	71	44.10
Alpena.....	13	22.81	12	21.05	Kent 3.....	79	15.67	93	18.45
Antrim.....	1	50.	1	50.	Keweenaw.....	1	25.	1	25.
Barry.....	1	1.59	1	1.59	Leelanaw.....	3	50.	3	50.
Benzie.....	1	16.67	1	16.67	Livingston.....	1	7.14	1	7.14
Berrien.....	6	19.35	7	22.58	Macomb.....	10	18.18	10	18.18
Calhoun 2.....			12	8.39	Mason.....			1	7.69
Cass.....	2	7.14	3	10.71	Newaygo.....	5	17.86	5	17.86
Cheboygan.....	13	26.	13	26.	Oakland.....	14	10.61	28	21.21
Eaton 3.....	2	3.57	5	8.93	Oceana.....	1	8.83	1	8.83
Gratiot.....	1	33.33	1	33.33	Ottawa.....	5	9.80	5	9.80
Houghton.....	35	45.45	20	25.97	St. Clair.....	1	2.13	1	2.13
Ingham 4.....	2	9.09	1	45.45	St. Joseph.....	1	4.55	1	4.55
Iosco.....	1	2.08	1	2.08					
Totals.....						272	3.87	301	8.78

1 Report from January 11, 1873.

2 Report probably from January 1, 1873. (See remarks following Table I.)

3 Report from January 1, 1873.

4 Report from January 14, 1873.

5 Report from June 12, 1873.

Twenty-seven counties are represented in Table V. In some of the remainder, the reports state, "no record," "unknown," "not known," etc., while in others no statement is made.

EXHIBIT A.

Showing, for the Counties making Sheriffs' Reports for the year ending September 30, 1873, the Total Population, and the Total of each Sex, as shown by "Statistics of Michigan, 1870;" the Total Number of Prisoners and the Number of each Sex received in the Jails, with the Per Cent of the Totals of Prisoners to corresponding Totals of Population, and of the Totals of Prisoners of all the Counties making reports for the full year to Totals of Population for the same counties.

COUNTIES.	POPULATION.			PRISONERS.			PER CENT OF THE TOTALS OF PRISONERS TO CORRESPONDING TOTALS OF POPULATION.		
	Total.	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.
Allegan ¹	83,105	17,000	15,105	45	42	3	.14	.25	.03
Alpena.....	2,756	1,719	1,037	57	50	7	2.07	2.91	.87
Antrim.....	1,985	1,118	876	2	2	—	.10	.18	—
Barry.....	22,300	11,648	10,554	63	59	4	.28	.51	.04
Bay.....	15,900	8,914	6,986	1,438	1,318	120	9.04	14.79	1.73
Benzie.....	2,184	1,168	1,016	6	6	—	.27	.51	—
Berrien.....	85,104	18,063	17,041	31	29	2	.09	.16	.01
Branch.....	26,227	13,248	12,979	71	66	5	.27	.50	.04
Calhoun ²	86,571	18,550	18,021	148	134	9	.39	.72	.05
Cass.....	21,096	10,938	10,158	28	25	3	.13	.23	.03
Cheboygan.....	2,197	1,235	962	50	50	—	2.28	4.05	—
Chippewa.....	1,690	930	760	33	30	3	1.95	3.23	.39
Clinton.....	22,851	11,813	11,038	33	31	2	.14	.26	.02
Eaton ³	25,163	12,949	12,214	56	55	1	.22	.42	.008
Emmet.....	1,211	629	582	3	3	—	.25	.48	—
Genesee ⁴	33,895	17,449	16,446	198	186	12	.58	1.07	.07
Grand Traverse.....	4,443	2,389	2,054	5	3	2	.11	.13	.10
Gratiot.....	11,808	6,189	5,619	8	3	—	.03	.05	—
Hillsdale ⁵	31,688	16,104	15,584	84	83	1	.27	.52	.006
Houghton.....	13,882	7,745	6,137	77	73	4	.55	.94	.07
Huron.....	9,048	5,086	4,012	4	4	—	.04	.08	—
Ingham ⁶	25,268	13,096	12,172	22	22	—	.09	.17	—
Ionia.....	27,675	14,452	13,223	191	186	5	.69	1.29	.04
Iosco.....	8,175	1,913	1,262	48	35	13	1.51	1.83	1.03
Isabella.....	4,118	2,211	1,902	8	8	—	.19	.36	—
Jackson ⁵	36,040	19,056	16,984	161	131	30	.45	.69	.18
Kalamazoo.....	32,065	16,522	15,543	568	531	37	1.77	3.21	.24
Kalkaska.....	424	244	180	1	1	—	.24	.41	—
Kent ³	50,410	26,166	24,244	504	472	32	1.	1.80	.18
Keweenaw.....	4,206	2,327	1,879	4	3	1	.10	.13	.05
Lake.....	548	305	243	1	1	—	.18	.33	—
Lapeer.....	21,342	11,051	10,291	87	81	6	.41	.73	.06

¹ Report from Jan. 11, 1873.

² Report probably from Jan. 1, 1873. (See remarks following Table I.)

³ Report from Jan. 1, 1873.

⁴ Report from Jan. 14, 1873.

⁵ Report from June 12, 1873.

⁶ Includes 867 prisoners confined under city ordinances; the number of each sex was not reported.

EXHIBIT A.—CONTINUED.

COUNTIES.	POPULATION.			PRISONERS.			PERCENT OF THE TOTALS OF PRISONERS TO CORRESPONDING TOTALS OF POPULATION.		
	Total.	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.
Leelanaw.....	4,577	2,401	2,176	6	6	—	.13	.25	—
Lenawee 1.....	45,601	22,916	22,685	a 167	152	15	.37	.67	.06
Livingston.....	19,335	10,072	9,263	14	13	1	.07	.13	.01
Mackinac.....	1,715	905	810	5	5	—	.29	.55	—
Macomb.....	27,619	14,096	13,523	55	52	3	.20	.37	.02
Manistee.....	6,074	3,458	2,616	295	291	4	4.86	8.42	.15
Marquette 2.....	14,278	8,485	5,793	294	290	4	2.06	3.42	.06
Mason.....	3,266	1,814	1,452	18	13	—	.40	.72	—
Mecosta.....	5,645	3,061	2,584	170	169	1	3.01	5.52	.04
Menominee.....	1,895	1,266	629	54	49	5	2.85	3.87	.79
Midland.....	3,233	1,813	1,420	37	33	4	1.13	1.32	.27
Monroe.....	27,475	13,959	13,525	54	47	7	.20	.34	.05
Muskegon.....	14,892	8,402	6,490	430	427	3	2.89	5.08	.05
Newaygo.....	7,292	3,910	3,382	28	28	—	.38	.72	—
Oakland.....	40,906	21,135	19,771	132	129	3	.32	.61	.02
Oceana.....	7,222	3,948	3,274	12	12	—	.17	.30	—
Ontonagon.....	2,846	1,480	1,416	6	6	—	.21	.41	—
Osceola.....	2,104	1,167	937	22	21	1	1.05	1.90	.10
Ottawa.....	26,650	14,050	12,600	51	48	3	.19	.34	.02
Presque Isle.....	855	229	126	b 3	—	—	.84	—	—
Saginaw 3.....	39,093	21,064	18,034	280	270	10	.72	1.28	.06
Shiawassee.....	20,822	10,815	10,007	88	86	2	.18	.33	.02
St. Clair.....	36,759	19,011	17,748	47	44	3	.13	.23	.02
St. Joseph.....	26,272	13,480	12,792	22	19	3	.08	.14	.02
Van Buren.....	28,835	14,907	13,928	20	17	3	.07	.11	.02
Washtenaw.....	41,440	21,478	19,962	222	213	9	.54	.99	.05
Wayne.....	119,068	59,964	59,104	1,560	1,368	192	1.31	2.23	.32
Wexford.....	650	344	306	2	2	—	.31	.53	—
Totals.....	c 796,240	c 410,630	c 375,580	c 6,109	c 5,645	c 461	d .78	d 1.38	d .12

1 Report from Jan. 1, 1873.

2 Report from Jan. 11, 1873.

3 Report from Feb. 1, 1873.

a Sex of two not reported.

b Sex not reported.

c Total of those counties making sheriffs' reports for the full year.

d Per cent of the totals of prisoners, in the counties making sheriffs' reports for the full year, to the totals of population of the same counties.

Sixty counties are represented in the Exhibit. In each of sixteen counties the per cent of the total number of prisoners received in the jails, to the population, exceeds the per cent of the total number of prisoners in all the counties making reports for the full year, to the total population of the same counties. In each of fourteen counties the total number of prisoners exceeds one per cent of the population, and in one county, Kent, it is just one per cent. The largest per cent is in Bay county, and is caused by the large number of prisoners confined under the city ordinances of Bay City, included in the report. (See remarks following Table I). The per cent in this county, exclusive of city prisoners, is 3.59,—a per cent larger than in any other county in the State, except Manistee. It will be noticed that thirteen out of the sixteen may properly be termed northern counties, the exceptions being Kalamazoo, Kent and Wayne, and that eleven border on some of the large bodies of water that surround the State, the exceptions being Kalamazoo, Kent, Mecosta, Midland and Osceola.

In most, if not all, of those counties in which the reports are for a part of the year, the per cent of prisoners to population is probably too small.

TABLE VI.

Showing, by Counties, the Amounts paid by the Counties to the Sheriffs for Board and keeping of Prisoners; the Amounts paid for Repairs to the Jails; for Furniture and for all other Necessary Supplies; and the Total Cost of Maintaining each Jail, with Totals for the State for the year ending September 30, 1873.

COUNTIES.	EXPENDITURES.				
	To Sheriffs for Board and Keeping of Prisoners.	For Repairs to the Jails.	For Furniture.	For all other Necessary Supplies.	Total Cost of Maintaining the Jails.
Allegan ¹	\$757 50	\$567 84	\$22 00	\$6 25	\$1,353 00
Alpena.....	261 60	146 19	43 50	143 11	594 40
Antrim.....	85 00	7 00	-----	2 50	44 50
Barry.....	602 00	1,200 00	-----	-----	1,802 00
Bay.....	8,215 36	18 00	-----	-----	8,233 36
Benzie.....	151 65	1 25	7 25	-----	160 15
Berrien.....	a 800 00	-----	-----	100 00	900 00
Branch.....	b 1,084 89	3 00	28 50	22 25	1,088 64
Calhoun ²	1,817 00	65 00	-----	150 00	1,532 00
Cass.....	815 50	30 00	10 50	58 20	414 20
Cheboygan.....	110 00	183 00	17 00	11 00	820 00
Chippewa.....	122 00	-----	-----	22 00	144 00
Clinton.....	314 88	4 88	5 80	24 00	349 06
Eaton ³	872 50	c 65 85	d 341 02	123 80	908 17
Genesee ²	950 00	25 00	30 00	140 00	1,145 00
Grand Traverse.....	85 00	8 00	-----	10 00	48 00
Gratiot.....	e 145 00	-----	-----	-----	e 145 00
Hillsdale ³	541 80	-----	-----	f 24 00	565 80
Houghton.....	1,449 00	125 00	75 00	50 00	1,699 00
Huron.....	85 50	-----	-----	-----	85 50
Ingham ⁴	g 626 11	112 88	127 58	h 178 04	i 1,044 61
Ionia.....	1,258 75	75 00	10 00	30 00	1,373 75
Iosco.....	1,264 50	-----	16 65	28 42	1,309 57
Isabella.....	4 00	100 00	18 00	-----	122 00
Jackson ⁵	1,200 78	188 00	-----	405 00	1,793 78
Kalamazoo.....	j 2,531 68	15 00	28 00	550 00	3,124 68
Kent ³	k 2,984 73	206 00	23 00	428 00	3,641 73
Keweenaw.....	170 00	-----	-----	46 50	216 50
Lapeer.....	1,189 50	69 95	75 00	244 86	1,579 81

¹ Report from January 11, 1873.

² Report probably from January 1, 1873. (See Remarks following Table I.)

³ Report from January 1, 1873.

⁴ Report from January 14, 1873.

⁵ Report from June 12, 1873.

a "As near as can be ascertained."

b Includes \$705.50 paid to the Sheriff of St. Joseph County. (See Schedule A, Branch County.)

c Includes repairs to well, cistern, etc.

d "Includes \$180.50 for Sheriff's residence."

e Amount paid to Clinton County.

f For medical attendance.

g Includes locks and unlocks, jail fees and washing.

h Includes \$12 for medical attendance.

i Expense for arrests, etc., (\$320.71), not included. (See Schedule A, Ingham County.)

j Includes \$481.68 Sheriff's fees as turnkey.

k At the date of making his report the Sheriff had received nothing for board and keeping of prisoners from Montcalm and Newaygo Counties.

TABLE VI.—CONTINUED.

COUNTIES.	EXPENDITURES.				
	To Sheriffs for Board and Keeping of Prisoners.	For Repairs to the Jails.	For Furniture.	For all other Necessary Supplies.	Total Cost of Maintaining the Jails.
Leelanaw.....	\$390 25		\$1 50	\$33 20	\$424 95
Lenawee ¹	1,293 17	\$200 00	20 00		1,513 17
Livingston.....	57 00	89 00			96 00
Mackinac.....	20 00			95	20 95
Macomb.....	841 98	25 00		190 00	1,056 98
Manistee.....		a 190 00			190 00
Marquette ²	991 25	1,526 59	240 00	244 17	3,002 01
Mason.....	271 40	5 00	1 85		278 25
Mecosta.....	835 00	104 50	7 50	115 00	1,062 00
Menominee.....	191 70	46 40	1 25	23 00	262 35
Midland.....	783 20	100 00			883 20
Monroe.....	400 57				b 400 57
Muskegon.....	c 1,029 60	4 00		99 88	1,132 96
Newaygo.....	25 50	10 00	7 75	7 75	51 00
Oakland.....	911 75	800 00	40 00	150 00	1,401 75
Oceana.....	d 173 14		2 00	3 00	178 14
Ontonagon.....	81 20	20 00			101 20
Oscoda.....	e 111 84		46 00	163 00	320 34
Ottawa.....	1,250 00	266 00		15 00	1,531 00
Saginaw ³	4,017 08	f 175 00	175 00	1,050 00	g 5,242 08
Shiawassee.....	389 75	170 00	4 00	12 75	A 526 50
St. Clair.....			25 00		25 00
St. Joseph.....	874 42		10 00	73 00	957 42
Van Buren.....	295 15	17 50		75 00	387 65
Washtenaw.....	1,867 90	218 50		328 72	1,915 12
Wayne.....	5,770 20				5,770 20
Wexford.....	5 00	275 00	2 85		282 35
Totals.....	\$46,122 73	\$6,727 83	\$1,463 00	\$5,381 85	\$59,694 91

¹ Report from January 1, 1873.² Report from January 11, 1873.³ Report from February 1, 1873.^a "I cannot say how much my predecessor received up to January 1, 1873."^b Sheriff has "received from the city of Monroe for keeping prisoners, \$40; and from prisoners who paid their jail fees, \$90."^c Expense for fuel is not included.^d Report says, "for board, \$173 14; keeping jail and court house, \$54.14."^e Includes \$7.64 for boarding prisoner from Lake County.^f Report says, "\$5,500, said amount being paid by fire insurance company." (See Schedule A, Saginaw Co.)^g Sheriff received \$123.22 for keeping prisoner from Gratiot County, but does not state whether or not amount is included.^A Sheriff also received from county for commitments and discharges, \$32.50.[†] See Schedule A, Wayne County.

Fourteen counties do not appear in Table VI. Eleven of these are the same as are omitted in Table I. The other three,—Emmet, Kalkaska, and Presque Isle, report no expenses of any kind.

As explained in the remarks following Table I, it is believed that the first column of this table shows, for some of the counties, only the cost of boarding the prisoners, while for others various other expenses are included. (See foot-notes.)

The reports do not show that anything was received, in any county, from the avails of the labor of prisoners.

SCHEDULE A.

Showing the Statements of the condition of the Jails in the several Counties, with miscellaneous remarks relating to them and their population, as made by the Sheriffs.

NOTE.—In addition to the information contained in this Schedule, several Sheriffs state that, in consequence of having had no jail records, they were unable to furnish all the items required in the blank reports. The omissions referred to, occur principally in the number under eighteen years of age (Table I.), in the birthplaces and color (Table IV.), in the number who could not read, and who could not write (Table V.), and in the parent-nativity. (See remarks following Table IV.)

Alcona.—No jail. Had one prisoner in Iosco county jail, but parties not appearing, suit went down. We have received no bill from them in regard to cost.

Allegan.—[General condition of the jail not reported.]

Alpena.—The jail is unsafe, cold, and unfit for the purposes for which it is used.

Antrim.—General condition of the jail is good.

Barry.—The jail is good for a second-class building, and in good repair.

Bay.—The jail is good and convenient. Four prisoners escaped, through the carelessness of the men at work on the cells, last spring. Eighteen dollars have been expended in repairing a door, that the prisoners sawed last September in trying to escape. A committee appointed by the board of supervisors procures furniture and makes repairs.

Benzie.—Built of timber, 8x12. One hall and two cells; two beds and one stove in hall.

Berrien.—Cells are large, airy and secure, situated in a wing on the north side of the main building; rather deficient in sunlight; cool in the summer, easily kept warm in the winter. Locks in good condition; good bedding and bed clothing; plenty of fresh water; sewerage good.

Branch.—There is no permanent jail in this county. We have a small wooden structure in which prisoners are detained, but the jail of St. Joseph county was, in 1870, designated, by order of the court, as the county jail for this county. In making my return I have included all the prisoners confined by me in St. Joseph county jail.

Calhoun.—Our jail is a large brick building 24x30 feet, with wing 18x30 feet. The jail is all up stairs, over the main part; six cells, size 9x10 feet; all in very poor condition. We are very much in need of a new jail.

Cass.—The general condition of the jail is very bad; unsafe, unventilated, old, and rickety.

Charlevoix.—The jail is unfinished, and not in condition to receive prisoners.

Cheboygan.—The jail is a wooden building, about 20x24; built of timber eight inches square, and contains two large cells, and one front room. The sinks, two in number, are in a very poor condition, as there is no drainage. Prisoners complain of the offensive smell which, in summer time, is liable to create disease among them.

Chippewa.—The jail is a block house, about fourteen feet square, nearly rotted down. It is a rented building good for nothing, and unfit to keep any one in. A new one is just commenced.

Clare.—No jail or prisoners.

Clinton.—*Bed bugs till you can't rest*; otherwise in good condition for a wooden concern, and *peaceful* citizens to stay in. County is in need of sheriff's residence and jail.

Delta.—[Not heard from.]

Eaton.—The jail and sheriff's residence was built and completed so that it was occupied on the first day of February, 1873. It was very well built and, with the exception of some changes in the internal arrangement, which will have to be made before cold weather, is in good condition. The amount paid for furniture is the cost of furnishing the jail entire,—so much of it as the county does,—as there was no furniture belonging to the county on the first of January.

The report is supposed to include the past of 1873, as we had no jail before.

Enmet.—The jail is unfinished, but is to be finished this year; size 16x22 feet. The Indians confined in the jail were for being drunk and disorderly, and were only confined over night.

Genesee.—Jail is in good order.

Grand Traverse.—The general condition of the jail is good.

Gratiot.—No jail. We have used, during the year 1873, the Saginaw county jail. Prior to January 1st, 1873, we used the Clinton county jail.

Hillsdale.—The general condition of the jail is very bad; no ventilation; damp, musty and insecure; accommodations bad, and very unhealthy for those confined therein, and for the jailor's family.

Houghton.—The jail, considering the fact of its being a wooden building, is in a tolerably good condition.

Huron.—The jail is not in very good condition. There are three cells, each seven feet square, poorly ventilated.

Ingham.—The jail is built of brick, with iron floors, ceiling, etc.; seven single, and two double cells. Ventilation by an east and a west window, very imperfect; heated by one stove. Water closet in the middle of lower tier of cells. All in good repair.

The jail is used as a village lock-up, and three persons have been confined for drunkenness under the village ordinance, who are not included in this report. I have received the sum of \$320 71, for arrests, prisoners before court, conveying to State Prison, and House of Correction, railroad and hack fare, livery, paying assistants, etc., which is not included in the "total cost of maintaining the jail," and for which expenses there is no proper place prepared in the blank.

Ionia.—The jail has been built some thirty years, and is a very poor building.

Iosco.—The jail is in good repair. It is situated under the court house, but, admitting the sun, is well lighted and secure.

Isabella.—The jail is a wooden building, 18x22 feet, built in 1872; has three cells, and is in good condition. No dwelling house in connection with the jail.

Jackson.—The jail is in good condition for a jail constructed as this is. We are deficient in ventilation, and behind the age in heating.

I was elected at a special election to fill vacancy occasioned by the death of O. A. Green, and this report is from June 12, 1873, the time I took possession, to September 30th. The expenses of the jail are attended to by a committee of the board of supervisors, and do not come under my knowledge or control. [The several items of expense were afterwards obtained by the sheriff, and forwarded in a supplemental report.]

Kalamazoo.—Our jail has been built about five years. It cost \$42,000; has

twenty-eight cells and three lock-ups; is heated with furnaces and lighted with gas. The whole building in perfect condition.

Kalkaska.—No jail. Prisoners are transferred to Antrim county jail.

Kent.—The building is a good one, and with a very few alterations would be as nearly perfect as I could wish for.

The great difficulty we find in keeping prisoners clean and free from vermin is mostly owing to the indifference of those committed under the city ordinance for being drunk and disorderly, and who stay but a short time.

Keweenaw.—Jail is in good condition.

Lake.—There is no jail in this county, and we have, by permission, used the jail at Hersey, Osceola county.

Lapeer.—Brick jail with six cells, in good condition; considered secure and strong.

Leelanaw.—The general condition of the jail is good, but is considered not safe for keeping prisoners charged with high crimes.

Lenawee.—The jail is poorly ventilated, and privy sewerage very bad. It is an old building and not suitable for the present wants of the county.

Livingston.—Jail is in good condition.

Mackinac.—[Condition of jail not reported.]

Macomb.—The jail is built of stone; is small, damp, dark, poorly ventilated, and without windows, and is a disgrace to Macomb, or any other county.

Manistee.—The jail contains five cells, and is in good condition.

Manitou.—We have no jail nor prisoners.

Marquette.—The jail is in good condition. This report is from January 11, 1873.

Mason.—The jail is new and clean, though small.

Mecosta.—The jail is a small wooden building, and is very secure and in very good condition. We have never lost a prisoner from our jail since it was built.

Menominee.—There is nothing lacking. The jail is well provided for and has all necessary comforts.

Midland.—General condition of the jail good; needs no repairs, is perfectly secure, and well supplied with good water.

Missaukee.—We at present have no jail in the county. The legal business is very light.

Monroe.—The county jail has been considerably repaired this summer, but the accounts have not been audited. It is in middling good repair at this time.

Montcalm.—The jail has been condemned by the Judge of the Circuit Court, and prisoners are confined in Kent county jail.

Muskegon.—In the expenses sent you nothing is charged for fuel. Our jail is in the basement, and in heating it we warm the whole building, or try to. We have hot air apparatus, use coal, and it is a failure. Mr. Croswell has the plan of the jail. It is poorly lighted, and still more poorly ventilated. It is safe, as far as keeping prisoners is concerned. Our jail is as good as any of them that are put under the ground, but is, I think, like all other buildings under ground, a failure.

Newaygo.—The jail is a very poor wooden structure and not fit to use as such. We keep our prisoners, except those committed for minor offenses, in Kent county jail.

Oakland.—The jail is inconvenient, poorly ventilated, dangerous, and unsafe.

Oceana.—The court house and jail are together,—jail below. Good condition for a small building.

Ontonagon.—The general condition of the jail is good.

Osceola.—The jail is a new building, never having been used until the first of January, 1873. The cells are placed upon the ground floor of the building, and are poorly ventilated; the upper story is used for sheriff's residence. The attention of the board of supervisors will be called to the imperfect ventilation of the jail, at their annual meeting in October.

Ottawa.—The general condition of the jail is good.

Presque Isle.—The jail at Rogers City is not yet completed for the reception of prisoners.

Saginaw.—The jail has been repaired and improved throughout. A new iron floor for the upper tier of cells in place of a wooden one (burnt out in March last), has been constructed, with stairs from the base to the iron corridor above. I cannot make out a report further than from February 1, 1873, the day on which I took charge of the jail.

Sanilac.—[Not heard from.]

Schoolcraft.—No jail.

Shiawassee.—The jail is small, inconvenient, unhealthy, and unsafe; without close watching it is impossible to keep prisoners here who are inclined to roam.

St. Clair.—The jail is old and dilapidated.

St. Joseph.—There are seven cells in the jail, and there is no ventilation to five, except through one door; three of these cells have more the appearance of the Black Hole of Calcutta than of human habitation. Otherwise, the jail is in good condition.

Tuscola.—No jail.

Van Buren.—[Condition of jail not reported.]

Washtenaw.—Our jail is in very good condition. It is two stories high; the first floor for male, the second for female prisoners. Boys' department also on second floor. The jail is of brick, and has been built thirty-nine years. The sheriff's residence is connected with the jail. There are two acres of ground belonging to the jail property,—also a barn 16x24, on said ground.

Wayne.—The general condition of the jail is good, clean, and healthy. The Board of Auditors in this county contract for fuel for jail and police court adjoining, attend to repairs and pay for same and other things, so that it is impossible for me to make the report as required, from files in my office.

Wexford.—The jail is new and not entirely finished. It will contain six cells, but there are only three in use as yet.

SCHEDULE B.

Showing, for the several Counties, the Names of the Sheriffs, as signed officially to the Reports.

Alcona—R. A. Richmond.
Allegan—William Hay.
Alpena—F. D. Spratt.
Antrim—Wm. Kanagy.
Barry—Isaac W. Vrooman.
Bay—M. Bunnell (J. Q. Shillinger, jailor).
Benzie—Morris Case.
Berrien—Joseph W. Weimer.
Branch—Lewis B. Johnson.
Calhoun—D. R. Smiley.
Cass—Wm. J. Merwin.
Charlevoix—Alanson G. Aldrid.
Cheboygan—P. A. Paquin.
Chippewa—Francis Lessard.
Clare—William Parish.
Clinton—C. M. Carrier.
Delta—[Not heard from.]
Eaton—George W. Mead.
Emmet—Benj. F. Ingalls.
Genesee—John A. Kline.
Grand Traverse—B. J. Morgan.
Gratiot—William H. Pratt.
Hillsdale—Morris Lamb.
Houghton—William Wern.
Huron—Hugh McKenzie.
Ingham—A. R. Burr.
Ionia—Edson P. Gifford.
Iosco—Allen D. Shepley.
Isabella—Thomas J. Fordyce.
Jackson—W. R. Brown.
Kalamazoo—Lyman M. Gates.
Kalkaska—D. P. Beebe, Under-sheriff.
Kent—Isaac Haynes.
Keweenaw—Isaac Newton.
Lake—Joseph G. Rogers, Under-sheriff.

Lapeer—Ulysses D. Bristol.
Leelanaw—E. F. Dame.
Lenawee—J. G. Mason.
Livingston—William Goodrich.
Mackinac—Michael McNally.
Macomb—Fred G. Kendrick.
Manistee—Peter A. Goss.
Manitou—Frederick Butts.
Marquette—Jacob Dolf.
Mason—John Crowley.
Mecosta—J. T. Escott.
Menominee—Julius Raprecht.
Midland—Alfred Avery.
Missaukee—Otto Schoof.
Monroe—Lewellyn E. Woodin.
Montcalm—Dewitt C. Carpenter.
Muskegon—Aaron B. Miner.
Newaygo—George Uteley.
Oakland—A. J. Wixom.
Oceana—Hervey S. Sayles.
Ontonagon—Thos. H. Emmons.
Osceola—Moses B. Houghton.
Ottawa—Arie Woltman.
Presque Isle—Frank Sommer.
Saginaw—R. W. Andrus.
Sanilac—[Not heard from.]
Schoolcraft—John Costello.
Shiawassee—Perry B. Swain.
St. Clair—John B. Kendall.
St. Joseph—John A. J. Metzgar.
Tuscola—J. H. Cumings.
Van Buren—John E. Showerman.
Washtenaw—Michael Fleming.
Wayne—George C. Codd.
Wexford—E. D. Abbott.

FIRST ANNUAL ABSTRACT
OF
STATISTICAL INFORMATION
RELATIVE TO THE
INSANE, DEAF, DUMB, AND BLIND,
IN THE
STATE OF MICHIGAN,
FOR THE YEAR ENDING
SEPTEMBER 30, 1873.



BY AUTHORITY.

LANSING:
W. S. GEORGE & CO., STATE PRINTERS AND BINDERS.
1874,

REPORT.

STATE DEPARTMENT, MICHIGAN, }
SECRETARY'S OFFICE, }
Lansing, March 20th, 1874. }

To JOHN J. BAGLEY, *Governor of the State of Michigan :*

SIR:—In compliance with law, I have the honor to submit herewith my First Annual Abstract of Statistical Information relative to the Insane, Deaf, Dumb, and Blind persons in the State, at the time of making the general assessment for the year 1873. As a general rule the inmates of our public institutions for the medical treatment or care and education of these classes of persons, are not included, for the reason that the supervisors and assessors did not collect information concerning such persons, except in regard to a few at Flint, who were reported as “instructors” and may have had residences outside the Institution, and a few others who were improperly reported as being *in the township* or ward, when, in fact, they were away in public institutions.

The law requires each supervisor or assessor to report as to “all insane, deaf, dumb, and blind persons *in* his township or ward.” This, it appears to me, includes those in public institutions. It may not be practicable or advisable to collect and report such information as is required by the law in regard to the inmates of some of our public institutions, as, for instance, the Asylum for the Insane, and it may be that the collection and return of the information in such cases was not contemplated. If such be the case the law should be amended so as to make it more explicit.

The abstract contains information from forty-three counties only, out of the seventy organized counties in the State, and it is believed that the reports from some of these are incomplete. The clerks of the counties of Missaukee, Ontonagon, Presque Isle, and Schoolcraft, report that there are no such persons in their counties. The failure to obtain the information from the other counties, is probably, in most cases, attributable to the fact that the blanks did not reach the supervisors and assessors until after they had commenced making or had completed their assessments, although they were prepared and forwarded by me as soon as possible after the law requiring the information to be collected was deposited in my office and came under my observation.

The provision of law which requires the county clerk to lay the statements from the several supervisors before the board of supervisors at their annual meeting, and under the supervision of said board to condense the facts and transmit the condensed statement to the Secretary of State, results in delaying the transmission of the statements and consequently the preparation of the abstract. In some counties the boards of supervisors took no action as contemplated by the law until after the time fixed for transmitting the statements to the Secretary of State, and in Cass county the board took no action on the

matter at all; the clerk, however, on the 26th of November, after it had become evident that the board would do nothing about it, very properly took the responsibility of condensing and transmitting the information without the authority or supervision of the board. I am of the opinion that the aforesaid provision making the condensing and transmitting of the information already collected by the supervisors dependent on the action of the board of supervisors serves no good purpose and should be changed so as to make the county clerk alone responsible for the proper execution of the law, so far as regards the work to be done by him.

The clerk of Wayne county transmitted a list signed by the assessor of the city of Detroit, showing the names, ages, nationality, date when sent, and the place from which they were sent, of insane persons at the Wayne County Asylum; also, the names of insane persons in the State Asylum sent by the Superintendents of the Poor; also, the names and date when sent, of insane persons in the State Asylum sent by the judge of probate; also, the names, ages, nationality, and date when sent, of imbecile, simple, and blind persons supported by the city of Detroit at the county alms house. This list seems to have been laid before the board of supervisors by the clerk, and referred to a committee of said board, but the fact of the clerk's forwarding it to this office without condensing, and neglecting to sign and return a condensed statement of the facts required by the law on our blank, which was prepared and forwarded to him by this department for that purpose, is an indication that no further action was taken by the board in relation to the matter. The list was transmitted November 6th, and according to the letter of the clerk accompanying it, contains all the information he had on the subject. It will be observed that a part of the information in the list is not required by the law, and with regard to the insane and blind, of whom certain information is required, but a very small part of what is required is contained in the list. The required information from Wayne county being so meagre, I have thought best not to include it in the tables, but condense from the list as follows:

Insane at Wayne County Asylum, forty-four, whose ages range from seventeen to sixty-eight years.

Insane at State Asylum, fifteen, of which number the age of only five is stated.

Persons born blind and simple, supported in the Wayne County Alms House, two; aged thirty and forty-three respectively.

Although outside of the scope of the law, it may not be uninteresting to state that of the aforesaid forty-six insane and blind persons in the Wayne County Asylum and Alms House, seventeen were Germans, sixteen Irish, eight Americans, three French, one English, and one "Colored."

Although, as before indicated, the abstract does not show the whole number in the State of the classes of persons included, it is valuable as a starting point, and as regards certain relative proportions, and will, no doubt, promote more careful and prompt collection and return of the information hereafter.

Very respectfully,

DANIEL STRIKER,
Secretary of State.

ABSTRACT.

TABLES I. TO XXXVI., INCLUSIVE.

EXHIBIT A, AND SCHEDULE A.

CONTENTS.

- TABLES I. to V., Inclusive.**—STATISTICS OF INSANE PERSONS.
TABLES VI. to XIII., Inclusive.—STATISTICS OF DEAF PERSONS.
TABLES XIV. to XXII., Inclusive.—STATISTICS OF DEAF AND DUMB PERSONS.
TABLES XXIII. to XXVI., Inclusive.—STATISTICS OF DUMB PERSONS.
TABLES XXVII. to XXXV., Inclusive.—STATISTICS OF BLIND PERSONS.
TABLE XXXVI.—OCCUPATIONS.
EXHIBIT A.—STATISTICS OF PERSONS REPORTED FROM THE SAME FAMILIES.
SCHEDULE A.—LIST OF COUNTY CLERKS.

STATISTICAL INFORMATION RELATIVE TO THE

TABLE I.

Showing, so far as reported, by Counties, and by sex, the Number of Inane Persons in Michigan, exclusive of those in Asylums, the Social and Mental Condition, Health and Habits of Each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been inmates of Asylums within the State, and of those who have been inmates of Asylums without the State; the Number who have never been inmates of an Asylum, and the Number of whom it is unknown whether they have been inmates of an Asylum or not, and the Places of Abode and how Supported; with Totals for the State, for the year 1873.

COUNTRIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			PLACE OF ABODE.				HOW SUPPORTED.											
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Good.	Bad.	Average.	Unknown.	No. who have Relatives liable for their Support.	No. who have no Relatives liable for their Support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Asylums within the State.	No. who have been inmates of Asylums without the State.	No. who have not been inmates of an Asylum.	Unknown.*	Private Family.	County House.	Insane Asylum.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Alcona.....	Males.....	1	1													1							1	1								
	Females.....																															
Branch.....	Males.....	5	1													1						1	5	1								
	Females.....	1	4													1						2	4	1								
Genesee.....	Males.....															1						1										
	Females.....	1	1													1						1	1									
Hillsdale.....	Males.....	8		2												2						1	1									
	Females.....			1												1						1										
Iosco.....	Males.....	1	1													1						1										
	Females.....																															
Kalamazoo.....	Males.....	1														1																
	Females.....																															
Lenawee.....	Males.....	1																														
	Females.....																															

INSANE, DEAF, DUMB, AND BLIND.

[illegible]

* Includes those of whom it is not known whether or not they have been inmates of an asylum.

a Partially Inane.

b Includes three partially insane.

e "County, in part."

d "Imbecile."

"Himself and mother."

"Herself and Lenawee county." She has property worth \$450, and an income of \$75.

One of these "Deaf and Insane."

"Deaf and insane."

"Father and church."

TABLE II.

Showing, so far as reported, by sex, the ages of the Insane Persons in Michigan, exclusive of those in Asylums, classified in periods of years, and the time in years and periods of years those represented in each period of age have been so afflicted, with totals by sex, for the year 1873.

AGES IN PERIODS OF YEARS.		Sex Stated.	No. of each Sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.															
				—.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	* Life.
10 to 15...	Males...	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	1	—	—	—	—	—	—	—	—	a 1	—	—	—	—	—	—	—	a 1
15 to 20...	Males...	1	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20 to 30...	Males...	2	—	—	—	—	—	—	—	b 1	—	—	c 1	—	—	—	—	—	c 1
	Females	3	—	d 2	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
30 to 40...	Males...	1	—	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—
	Females	5	—	—	1	—	1	—	—	8	—	—	—	—	—	—	—	—	—
40 to 50...	Males...	2	—	—	—	—	—	—	—	b 1	e 1	—	—	—	—	—	—	—	—
	Females	6	—	—	—	—	—	—	1	d 4	—	—	1	—	—	—	—	—	—
50 to 60...	Males...	1	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	3	—	—	e 1	1	—	—	—	—	e 1	—	—	—	—	—	—	—	—
60 to 70...	Males...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	5	—	—	1	—	—	—	—	—	—	d 3	1	—	—	—	—	—	—
70 and over	Males...	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All Ages	Males...	8	—	—	—	1	—	—	2	1	1	2	2	—	—	—	—	1	1
	Females	23	—	2	3	2	1	1	7	2	3	2	2	—	—	—	—	—	1
	Totals...	31	—	2	3	3	1	1	9	3	4	4	4	—	—	—	—	1	2

* Includes those reported "life," and those whose age and the time of their affliction correspond.

a "Idiotic."

b Deaf.

c Partially insane and imbecile.

d One partially insane.

e Partially insane.

TABLE III.

Showing, so far as reported, by Counties, and by Sex, the Number of Insane Persons in Michigan who have been under Medical Treatment for their Insanity, exclusive of those in Public Institutions for their Care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		—.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	*Indefinite.		
Alcona	Males																
	Females															1	
Branch	Males																
	Females		a 1											b 1		2	a 1 c 3
Genesee	Males																
	Females		a 1													1	
Hillsdale	Males																
	Females							1								1	c 2
Iosco	Males																1
	Females																
Kalamazoo	Males																1
	Females																
Lenawee	Males																1
	Females																
Manistee	Males																
	Females														1	1	
Midland	Males		1													1	
	Females			1												1	2
Montcalm	Males																
	Females		1													1	
Newaygo	Males																
	Females						1									1	
Oceana	Males																1
	Females																
Ottawa	Males																d 3
	Females							1								1	2
Sanilac	Males																
	Females															1	
St. Joseph	Males														1	1	
	Females														1	1	
State	Males		1												1	2	4
	Females		1	2	1		1	2						1	2	10	8
	Totals.		1	3	1		1	2						1	3	12	7

* Includes those reported "several terms," "some time," etc.

a Partially insane.

b "20 years."

c One partially insane.

d "Two deaf and insane."

TABLE IV.

Showing, so far as reported, by Counties and by Sex, the Number of Insane Persons in Michigan who have been inmates of Asylums for the Insane, exclusive of those who were inmates of such Asylum at the time of taking the information, and the Time, in years, they have been inmates, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	TIME, IN YEARS, INMATES OF ASYLUMS.													
			—1.	1 to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.
Branch.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	8	—	2	—	—	—	—	1	—	—	—	—	—	—	—
Hillsdale.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—
Kalamazoo.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—
Manistee.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—
Midland.....	Males.....	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	—	—	1	—	—	—	—	—	—	—	—	—	—	—
Montcalm.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—
Ottawa.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—
State.....	Males.....	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	9	1	3	1	—	—	—	3	1	—	—	—	—	—	—
	Totals ..	10	1	4	1	—	—	—	3	1	—	—	—	—	—	—

a Partially insane.

TABLE V.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such Insane Persons in Michigan as have Estates and Incomes, exclusive of those in Asylums; the Number of those the Value of whose Estates and Incomes, if any, is unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Alcona.....	Males.....	1														
	Females.....	1							1							1
Branch.....	Males.....	1						a 1							a 1	
	Females.....	5						b 5							b 5	
Genesee.....	Males.....	1														
	Females.....	1						a 1							a 1	
Hillsdale.....	Males.....	1														
	Females.....	8				1		c 2							c 3	
Iosco.....	Males.....	1							1						1	
	Females.....	1														
Kalamazoo.....	Males.....	1	1												1	
	Females.....	1	1							1						
Lenawee.....	Males.....	1														
	Females.....	1	1							1						
Manistee.....	Males.....	1							1							1
	Females.....	1														
Midland.....	Males.....	1	1												1	
	Females.....	8						8							8	
Montcalm.....	Males.....	1	1												1	
	Females.....	1														
Newaygo.....	Males.....	1			1											1
	Females.....	1														
Oceana.....	Males.....	1						1							1	
	Females.....	1														
Ottawa.....	Males.....	8							d 8							d 8
	Females.....	8							8							8
Sanilac.....	Males.....	1	1							1						
	Females.....	1														
St. Joseph.....	Males.....	1	1							1						
	Females.....	1						1							1	
State.....	Males.....	8	2					2	4	1					4	8
	Females.....	28	3	1	1			7	10	2					15	6
Totals.....		31	8	8	1	1		9	14	8					19	9

a Two partially insane. b Three partially insane. c One partially insane. d "Two deaf and insane."

STATISTICAL INFORMATION RELATIVE TO THE

TABLE VI.

Showing, so far as reported, by Counties and by Sex, the Number of Deaf Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is Unknown whether they have been Inmates of such Institutions or not; and the Places of Abode and how Supported, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.		HABITS.		No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	Unknown.*	PLACE OF ABODE.				HOW SUPPORTED.								
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.							Unknown.	Good.	Bad.	Average.	Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By County.	By Themselves.	By County.	Unknown.
Branch	Males...	3	2	1	1	1	3	1	1	1	3	1	1	1	1	1	1	1	3	1	3	1	1	1	1	1	1						
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1						
Clinton	Males...	2	2				2				2					1			1	1	1	2	1	1	1	1	1						
	Females																																
Genesee	Males...						1				1								1	1	1	1	1	1	1	1	1						
	Females	1					1				1																						
Hillsdale	Males...	3	1	2			3				1	2							8	1	1	1	1	1	1	1	1						
	Females																																
Isabella	Males...	1	1				1				1					1			1	1	1	1	1	1	1	1	1						
	Females	2	1				2				2					2			2	2	2	2	2	2	2	2	2						
Jackson	Males...	1	1				1				1					1			1	1	1	1	1	1	1	1	1						
	Females																																
Kalamazoo	Males...	2					2				2					2			2	2	2	2	2	2	2	2	2						
	Females																																

[illegible]

* Includes those of whom it is not known whether or not they have been inmates of any institution.

a "Clothed by parents."

One & United States pensioner.

c "Deaf and blind,"

Deal and Bill.

TABLE VII.

Showing, so far as reported, by Sex, the Ages of the Deaf Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in years and periods of years, and the Time in years and periods of years those represented in each period of age have been so Afflicted, with Totals by Sex, for the year 1873.

AGES IN YEARS AND PERIODS OF YEARS.	Sex Stated.	No. of each sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.														Unknown.	Life.*
			—	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.		
2 to 3...	Males...	1	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3 to 4...	Males...	1	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4 to 5...	Males...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 to 10...	Males...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 to 15...	Males...	2	—	—	1	—	—	—	1	—	—	—	—	—	—	—	—	—
	Females...	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—
15 to 20...	Males...	4	—	—	—	1	—	1	—	—	—	2	—	—	—	—	—	3
	Females...	2	—	—	—	—	—	—	—	—	2	—	—	—	—	—	—	1
20 to 30...	Males...	3	—	—	—	—	—	—	—	—	2	1	—	—	—	—	—	1
	Females...	4	—	—	—	—	—	—	1	—	1	2	—	—	—	—	—	1
30 to 40...	Males...	2	—	—	—	—	—	—	1	—	1	—	—	—	—	—	—	—
	Females...	2	—	—	—	—	—	—	—	—	1	—	1	—	—	—	—	—
40 to 50...	Males...	1	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
50 to 60...	Males...	3	—	—	—	—	—	—	1	—	—	1	—	1	—	—	—	—
	Females...	2	—	—	—	—	—	—	—	1	—	—	1	—	—	—	—	—
60 to 70...	Males...	1	—	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
70 and over	Males...	1	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All Ages	Males...	17	—	—	1	1	—	2	3	—	5	3	1	1	—	—	—	3
	Females...	13	—	—	2	—	—	—	2	1	4	2	2	—	—	—	—	2
	Totals...	30	—	—	3	1	—	2	5	1	9	5	3	1	—	—	—	5

* Includes those reported "life," and those whose age and the time of their affliction correspond.
 α One blind.

TABLE VIII.

Showing, so far as reported, by Counties and by Sex, the Number of Deaf Persons in Michigan who have been under Medical Treatment for their Deafness, exclusive of those in Public Institutions for their Care and Education, and the time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated	No. never Treated.	Unknown.
		—½.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.				Indefinite.*
Branch	Males	1		1												2	1
	Females																1
Clinton	Males					1										1	1
	Females																
Genesee	Males																
	Females															1	
Hillsdale	Males																8
	Females																
Isabella	Males																1
	Females																2
Jackson	Males															1	
	Females																
Kalamazoo	Males																
	Females																2
Oceana	Males															1	
	Females																
Ottawa	Males																2
	Females															1	
Saginaw	Males													1	1		
	Females													1	1		
Shiawassee	Males																
	Females															1	
St. Clair	Males																
	Females												a 1		1		
St. Joseph	Males				1											1	2
	Females			1												1	
Van Buren	Males																
	Females													1	1	1	
State	Males	1		1	1	1									1	5	3
	Females			1										1	2	4	5
	Totals	1		2	1	1								1	3	9	8

* Includes those reported "several terms," "some time," etc.

a Blind.

TABLE IX.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such Deaf Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.						Unknown.	No Estates.	VALUE OF INCOMES.						Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.	Under \$100.			\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.				
Branch	Males	3					a 1		2							3		
	Females	1						1								1		
Clinton	Males	2				1		1			1					1		
	Females																	
Genesee	Males																	
	Females	1						1				1						
Hillsdale	Males	3	1			1		1				1				2		
	Females																	
Isabella	Males	1						1								1		
	Females	2						2								2		
Jackson	Males	1							1							1		
	Females																	
Kalamazoo	Males																	
	Females	2						2								2		
Oceana	Males	1						1								1		
	Females																	
Ottawa	Males	2			1	1						2						
	Females	1					1									1		
Saginaw	Males	1				1							1					
	Females	1						1								1		
Shiawassee	Males																	
	Females	1							1								1	
St. Clair	Males																	
	Females	b 1							1								1	
St. Joseph	Males	3					1	2					1			2		
	Females	1						1								1		
Van Buren	Males																	
	Females	2						1	1							1	1	
State	Males	17	1		1	4	2	6	3		1	3	2		11			
	Females	13					1	9	3			1			9		3	
	Totals	30	1		1	4	3	15	6		1	4	2		20		3	

a \$12,000.

b Blind as well as deaf.

TABLE X.
Showing, so far as reported, by Counties, and by sex, the Number of partially Deaf Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of Each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is unknown whether they have been Inmates of such Institutions or not, and the Places of Abode and how Supported; with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.			HEALTH.			HABITS.			No. who have Relatives liable for their Support.	No. who have no Relatives liable for their Support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been inmates of a Public Institution.	PLACE OF ABODE.				HOW SUPPORTED.			
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Good.	Poor.	Average.	Unknown.	Good.	Bad.	Average.	Unknown.				Private Family.	County House.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Branch.....	Males.....	2						2			1				1						2	2							
	Females.....																												
Genesee.....	Males.....	2						1			2								1										
	Females.....																												
Hillsdale.....	Males.....	2	2					1	1		1	2			2						2	1							
	Females.....	1	1					1																					
Ingham.....	Males.....	1						1			1										1								
	Females.....																												
Ionia.....	Males.....	1	1					1			1										1								
	Females.....																												
Isabella.....	Males.....	1	1					1			1										1								
	Females.....																												
Jackson.....	Males.....	2						2			2										1								
	Females.....																												

* Includes those of whom it is not known whether or not they have been inmates of any Institution.

a "Dim-ighted."

TABLE X.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITION.					MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in mates of a Public Institution	PLACE OF ABODE.			HOW SUPPORTED.
		Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.	Bad.							Average.	Unknown.		
Kent	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Females	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Leelanaw	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Muskegon	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Oakland	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Ottawa	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Washtenaw	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
State	Males	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
	Females	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
	Totals	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24

* Includes those of whom it is not known whether or not they have been inmates of any institution.
 a. "Wife and children and his own labor."

TABLE XI.

Showing, so far as reported, by sex, the ages of the partially Deaf Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in periods of years, and the time in years and periods of years those represented in each period of age have been so afflicted, with totals by sex, for the year 1873.

AGES IN PERIODS OF YEARS.	Sex Stated.	No. of each Sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.																
			—.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	* Life.
5 to 10....	Males....	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—
10 to 15....	Males....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15 to 20....	Males....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—
	Females	1	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—
20 to 30....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	2	—	—	—	—	—	—	—	1	1	—	—	—	—	—	—	—	—
30 to 40....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
40 to 50....	Males....	3	—	—	—	—	—	—	1	—	—	1	—	1	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
50 to 60....	Males....	2	—	—	—	—	—	—	1	—	—	—	—	—	1	—	—	—	1
	Females	1	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—
60 to 70....	Males....	4	—	—	—	—	—	—	—	—	1	1	2	—	—	—	—	—	—
	Females	1	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—
70 and over	Males....	4	—	—	—	—	—	—	1	—	—	1	—	—	—	—	2	—	1
	Females	2	—	—	—	—	—	—	—	—	—	2	—	—	—	—	—	—	—
Unknown.	Males....	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All Ages	Males....	16	—	—	—	—	—	—	5	—	1	3	2	1	1	—	2	1	2
	Females	8	—	—	—	—	—	—	1	1	2	3	1	—	—	—	—	—	—
	Totals..	24	—	—	—	—	—	—	6	1	3	6	3	1	1	—	2	1	2
	Totals..	24	—	—	—	—	—	—	6	1	3	6	3	1	1	—	2	1	2

* Includes those reported "life," and those whose age and the time of their affliction correspond.
 α "Dim-sighted," as well as partially Deaf.

TABLE XII.

Showing, so far as reported, by Counties and by Sex, the Number of partially Deaf Persons in Michigan who have been under Medical Treatment for such Affliction, exclusive of those in Public Institutions for their care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.												Total No. Treated.	No. never Treated.	Unknown.	
		1/4.	1/4 to 1.	1 to 1 1/4.	1 1/4 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.				10 and over.	Indefinite.*
Branch	Males	---	---	1	---	---	---	---	---	---	---	---	---	1	2	---	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Genesee	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	1
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Hillsdale	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	2	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
Ingham	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Ionia	Males	a 1	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Isabella	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Jackson	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	1
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Kent	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	2	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	2	---
Leelanaw	Males	---	---	---	---	---	---	1	---	---	---	---	---	---	1	---	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Muskegon	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Oakland	Males	---	---	1	---	---	---	---	---	---	---	---	---	---	1	---	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
Ottawa	Males	1	---	---	---	---	---	---	---	---	---	---	---	---	1	1	---
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---
Washtenaw	Males	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
State	Males	2	---	2	---	---	---	---	1	---	---	---	---	1	6	8	2
	Females	---	---	---	---	---	---	---	---	---	---	---	---	---	6	6	2
	Totals	2	---	2	---	---	---	---	1	---	---	---	---	1	6	14	4

* Includes those reported "several terms," "some time," etc.

a "Dim-sighted," as well as partially Deaf.

TABLE XIII.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such partially Deaf Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1875.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Branch.....	Males.....	2		1	1										2	
	Females.....															
Genesee.....	Males.....							2				1			1	
	Females.....	2														
Hillsdale.....	Males.....	2					2								2	
	Females.....	1						1							1	
Ingham.....	Males.....	1						1							1	
	Females.....															
Ionia.....	Males.....	a 1					1							1		
	Females.....															
Isabella.....	Males.....	1							1							1
	Females.....															
Jackson.....	Males.....	2					2							1	1	
	Females.....															
Kent.....	Males.....	2					1	1							2	
	Females.....	2		1				1		1					1	
Leelanaw.....	Males.....	1			1										1	
	Females.....															
Muskegon.....	Males.....	1	1								1					
	Females.....															
Oakland.....	Males.....	1						1							1	
	Females.....	1						1							1	
Ottawa.....	Males.....	2			1				1		1					1
	Females.....	1							1							1
Washtenaw.....	Males.....															
	Females.....	1				1									1	
State.....	Males.....	16	1	1	3		6	3	2		2			2	10	2
	Females.....	8		1		1		5	1	1		1			5	1
	Totals.....	24	1	2	3	1	6	8	3	1	2	1		2	15	3

a "Dim-sighted," as well as partially Deaf. Estate valued at \$10,000.

TABLE XIV.

Showing, so far as reported, by Counties and by Sex, the Number of Deaf and Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is Unknown whether they have been Inmates of such Institutions or not; and the Places of Abode and how Supported, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.				No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been Inmates of Public Institutions within the State.	No. who have been Inmates of Public Institutions without the State.	No. who have never been Inmates of a Public Institution.	Unknown.*	PLACE OF ABODE.				HOW SUPPORTED.				
		Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.	Bad.	Average.	Unknown.	Private Family.							County House.	D. and D. Asylum.	Unknown.	By Individuals.		By Individuals and County.	By Themselves.	By County.	Unknown.
Antrim...	Males...	1					1			1				1					1															
	Females...																																	
Barry...	Males...	6	4		2		6		1	5	5								4	2		6								2				
	Females...	6	8		8		5	1		5	6								6											2				
Bay...	Males...	1	1				1			1				1					1			1												
	Females...	1	1				1			1																								
Branch...	Males...	8	8				8			8				8					8			1												
	Females...	2	2				2			2				2					2															
Cass...	Males...	4	2		2		4			2				2					2	1		2								2				
	Females...																																	
Clinton...	Males...	2	1				2			2				2					2												1			
	Females...	1	1				1			1				1					1															
Eaton...	Males...	1					1			1				1					1												1			
	Females...	1					1			1				1					1												1			

Genesee	Males	9	1	1	1	7	9	9	8	8	1	8	1	3	6	4	1	4	1	8	2	5	2
	Females	8	8	8	8	8	8	8	8	8	8	8	8	8	8	1	1	1	1	2	1	2	2
Gratiot	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Females	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Hillsdale	Males	3	2	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Females	5	4	1	1	5	5	5	5	5	5	5	5	5	5	4	1	1	1	4	4	1	1
Houghton	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	4	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Huron	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	2	2	2	2
	Females	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	1	1	1	3	3	3	3
Ingham	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Ionian	Males	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Iosco	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Jackson	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Females	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Kalamazoo	Males	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
	Females	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Kent	Males	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Females	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Keweenaw	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Lenawee	Males	3	d2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
	Females	3	d2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Macomb	Males	5	4	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Females	5	4	1	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

* Includes those of whom it is not known whether or not they have been inmates of any institution.
 a Includes one supported, in part, by himself.
 b "Has no permanent abode."
 c Blind also.
 d Includes one "blind in one eye," also.
 e One at "Asylum, except clothing and incidentals."
 f "Bright and imbecile."
 g Includes three supported, in part, by themselves.

STATISTICAL INFORMATION RELATIVE TO THE

TABLE XIV.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. whose Relatives liable for their support, if any, are unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	Unknown.*	PLACE OF ABODE.				HOW SUPPORTED.												
		Total Number.	Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Good.							Bad.	Average.	Unknown.	No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. who have been inmates of Public Institutions within the State.	No. who have never been in- mates of a Public Institution.	Unknown.	Private Family.	County House.	D. and D. Asylum.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Manistee...	Males...	1	1				1				1				1				1			1																
	Females...																																					
Montcalm...	Males...	2	2				2				2																											
	Females...																																					
Newaygo...	Males...	1	1	1			1				1																											
	Females...	1	1				1				1																											
Oakland...	Males...	2					2				2																											
	Females...	3					3				3																											
Oceana...	Males...	1	1	1			1				1																											
	Females...	1	1				1				1																											
Ottawa...	Males...	5	4	1			5				5																											
	Females...	1	1				1				1																											
Baginaw...	Males...	3					3				3																											
	Females...	1	1				1				1																											
Sanilac...	Males...	2	2				2				2																											
	Females...																																					
Shiawassee...	Males...	3	3				3				3																											
	Females...																																					

TABLE XV.

Showing, so far as reported, by Sex, the Ages of the Deaf and Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in years and periods of years, and the Time in years and periods of years those represented in each period of age have been so Afflicted, with Totals by Sex, for the year 1873.

AGES IN YEARS AND PERIODS OF YEARS.	Sex Stated.	No. of each sex	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.																Life.*
			—1.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	
2 to 3.....	Males.....	1	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3 to 4.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4 to 5.....	Males.....	1	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	1	
	Females.....	2	—	—	—	1	—	1	—	—	—	—	—	—	—	—	—	1	
5 to 10.....	Males.....	7	—	—	—	1	—	2	a 4	—	—	—	—	—	—	—	—	a 4	
	Females.....	6	—	—	—	—	—	2	4	—	—	—	—	—	—	—	—	3	
10 to 15.....	Males.....	7	—	—	—	—	—	—	1	6	—	—	—	—	—	—	—	5	
	Females.....	11	—	—	—	—	—	—	5	b 6	—	—	—	—	—	—	—	b 5	
15 to 20.....	Males.....	8	—	—	—	—	—	—	—	1	7	—	—	—	—	—	—	7	
	Females.....	4	—	—	—	—	—	—	—	1	3	—	—	—	—	—	—	2	
20 to 30.....	Males.....	25	—	—	—	—	—	—	—	—	4	21	—	—	—	—	—	10	
	Females.....	10	—	—	—	—	—	—	—	—	2	8	—	—	—	—	—	3	
30 to 40.....	Males.....	9	—	—	—	—	—	—	—	—	—	9	—	—	—	—	—	6	
	Females.....	8	—	—	—	—	—	—	—	—	—	1	6	—	—	—	—	4	
40 to 50.....	Males.....	10	—	—	—	—	—	—	—	—	—	—	1	9	—	—	—	7	
	Females.....	5	—	—	—	—	—	—	—	—	—	—	—	5	—	—	—	4	
50 to 60.....	Males.....	2	—	—	—	—	—	—	—	—	—	—	—	—	2	—	—	—	
	Females.....	3	—	—	—	—	—	—	—	—	—	—	—	—	3	—	—	2	
60 to 70.....	Males.....	1	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	
	Females.....	2	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—	1	
All Ages.	Males.....	71	—	—	—	2	—	3	5	7	11	21	10	9	2	1	—	41	
	Females.....	51	—	—	—	1	—	3	9	7	5	9	6	5	3	2	—	1 25	
	Totals.....	122	—	—	—	3	—	6	14	14	16	30	16	14	5	3	—	1 66	

* Includes those reported "life," and those whose age and the time of their affliction correspond.

a Includes one who is also blind.

b Includes one "blind in one eye" also.

TABLE XVI.

Showing, so far as reported, by Counties, and by Sex, the Number of Deaf and Dumb Persons in Michigan who have been under Medical Treatment for such Affliction, exclusive of those in Public Institutions for their Care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		1/4	1/2 to 1.	1 to 1 1/2.	1 1/2 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.			
Antrim	Males																
	Females															1	
Barry	Males															6	
	Females															6	
Bay	Males															1	
	Females	1													1		
Branch	Males													1	1	1	1
	Females					2									2		
Cass	Males															4	
	Females																
Clinton	Males											1			1	1	
	Females												1		1		
Eaton	Males															1	
	Females															1	
Genesee	Males													1	1	7	1
	Females															3	
Gratiot	Males															1	1
	Females																
Hillsdale	Males				1										1	2	
	Females															5	
Houghton	Males																1
	Females																
Huron	Males															2	
	Females		1			1									2	1	
Ingham	Males															a 1	
	Females																
Ionia	Males					1									1	2	
	Females													1	1		
Iosco	Males															1	
	Females																
Jackson	Males								1						1	1	
	Females																
Kalamazoo	Males															1	1
	Females															1	1

* Includes those reported "several terms," "some time," etc.

a "And blind."

STATISTICAL INFORMATION RELATIVE TO THE

TABLE XVI.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		—t.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.*		
Kent....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3	—
Keweenaw	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females....	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—
Lenawee	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	2
	Females....	—	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—
Macomb...	Males....	—	—	—	—	—	—	—	—	—	1	—	—	—	—	1	2
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manistee...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Montcalm...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Newaygo...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Oakland...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	b 1	1	2	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	1
Oceana....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Ottawa....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	5	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Saginaw...	Males....	—	—	—	—	—	—	—	—	—	—	—	1	—	—	1	2
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	1	—	1	—
Sanilac....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shiawassee	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
St. Clair...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
St. Joseph...	Males....	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	1
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
Tuscola...	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Washtenaw	Males....	—	—	—	—	—	c 1	—	—	—	—	—	—	1	—	2	—
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State.....	Males....	—	—	1	—	2	1	—	1	—	1	1	—	3	3	13	50
	Females....	1	1	—	—	4	—	—	—	—	—	1	—	1	2	10	37
Totals.		1	1	1	—	6	1	—	1	—	1	2	—	4	5	23	87

*Includes those reported "several terms," "some time," etc. a Includes one who is also "blind in one eye."
 b "From boyhood." His age is 86 years, and he has been afflicted 80 years. c "Until five years old."

TABLE XVII.

Showing, so far as reported, by Counties and by Sex, the Number of Deaf and Dumb Persons in Michigan who have been inmates of Public Institutions for their Care and Education, exclusive of those who were inmates of such Institutions at the time of taking the information, and the Time, in years, they have been inmates, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	TIME, IN YEARS, INMATES OF PUBLIC INSTITUTIONS.													
			—½.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.
Barry.....	Males.....	6							2	1	1					2
	Females.....	1									1					
Bay.....	Males.....	1													1	
	Females.....															
Branch.....	Males.....	3			2										1	
	Females.....	1	a 1													
Cass.....	Males.....	2	1			1										
	Females.....															
Clinton.....	Males.....	2				a 1							1			
	Females.....	1													1	
Eaton.....	Males.....	1											1			
	Females.....															
Genesee.....	Males.....	5					1		b 2		1	1				
	Females.....	2							2							
Hillsdale.....	Males.....	3			1		1	1								
	Females.....	4			1											3
Huron.....	Males.....															
	Females.....	1						1								
Ionia.....	Males.....	1					1									
	Females.....	1														1
Isabella.....	Males.....	1									a 1					
	Females.....	2					a 1		a 1							
Jackson.....	Males.....	2							1		1					
	Females.....															
Kalamazoo.....	Males.....	1	1													
	Females.....															
Kent.....	Males.....	2						1	1							
	Females.....	2					1									1
Keweenaw.....	Males.....															
	Females.....	1					1									

a Deaf only.

b One partially Deaf and Dumb.

TABLE XVII.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	Total Number.	TIME, IN YEARS, INMATES OF PUBLIC INSTITUTIONS.													
			— $\frac{1}{2}$ —	$\frac{1}{2}$ to 1.	1 to 1 $\frac{1}{2}$.	1 $\frac{1}{2}$ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.
Lenawee	Males					1										
	Females	1														
Macomb	Males	2										2				
	Females															
Montcalm	Males	2					1		1							
	Females															
Oakland	Males	2							1							1
	Females	3											3			
Ottawa	Males	4					1			3						
	Females	1								1						
Saginaw	Males	1									1					
	Females															
Shiawassee	Males															
	Females	1										1				
St. Clair	Males															
	Females	1														a 1
St. Joseph	Males	1														1
	Females															
Tuscola	Males	1	1													
	Females	1											b 1			
Van Buren	Males															
	Females	1														a 1
Washtenaw	Males	2										2				
	Females															
State	Males	45	3		3		7	2	3	8	2	8	3		2	4
	Females	25	1		1	1	2	2		4		2	4		1	7
	Totals	70	4		4	1	9	4	3	12	2	10	7		3	11

a Deaf only.

b Partially Deaf and Dumb.

TABLE XVIII.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such Deaf and Dumb Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$250.	\$250 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Antrim	Males	1	1													
	Females	1	1													1
Barry	Males	6	1					2	3						8	3
	Females	6						4	2						4	2
Bay	Males	1							1							1
	Females	1							1							1
Branch	Males	3						2	1						3	
	Females	2							2						2	
Cass	Males	4	1						3						1	3
	Females															
Clinton	Males	2		1				1							2	
	Females	1		1											1	
Eaton	Males	1							1						1	
	Females	1		1						1						
Genesee	Males	9	1	1	1	1		4	1			1		3	3	2
	Females	3						3							3	
Gratiot	Males															
	Females	2						2							2	
Hillsdale	Males	3						3							3	
	Females	5					1	4							5	
Houghton	Males	1							1							1
	Females															
Huron	Males	2						2							2	
	Females	3						3							3	
Ingham	Males	1						1							1	
	Females															
Ionia	Males	3							3							3
	Females	1							1							1
Iosco	Males	1			1								1			
	Females															
Jackson	Males	2							2						2	
	Females															
Kalamazoo	Males	2				1		1							2	
	Females	2						2							2	

TABLE XVIII.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	VALUE OF ESTATES.							VALUE OF INCOMES							
		Total Number.	Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.	Unknown.	No Estates.	Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.	Unknown.	No Incomes.
Kent	Males	3		1			1	1						1	2	1
	Females	3						2	1						2	1
Keweenaw	Males															
	Females	1						1							1	
Lenawee	Males															
	Females	3						3							3	
Macomb	Males	5	1						4							5
	Females															
Manistee	Males															
	Females	1							1							1
Montcalm	Males	2						2							2	
	Females															
Newaygo	Males	1	1													1
	Females	1							1							1
Oakland	Males	2			1			1							2	
	Females	3						3							3	
Oceana	Males	1		1											1	
	Females	1							1							1
Ottawa	Males	5				1			4			1				4
	Females	1							1							1
Saginaw	Males	3							3						2	1
	Females	1							1							1
Sanilac	Males															
	Females	2						2							2	
Shiawassee	Males															
	Females	3							3							3
St. Clair	Males	3						3							3	
	Females	1							1							1
St. Joseph	Males	2				1		1					1		1	
	Females	2						2							2	
Tuscola	Males	1						1							1	
	Females															
Washtenaw	Males	2						2							2	
	Females															
State	Males	71	5	4	3	4	1	27	27			2	2	4	39	24
	Females	51	1	2			1	31	16	1					35	15
	Totals	122	6	6	3	4	2	58	43	1		2	2	4	74	39

TABLE XIX.

Showing, so far as reported, by Counties, and by sex, the Number of partially Deaf and Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is unknown whether they have been Inmates of such Institutions or not, and the Places of Abode and how Supported; with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.				HABITS.				No. who have Relatives liable for their Support.	No. who have no Relatives liable for their Support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	Unknown.*	PLACE OF ABODE.			HOW SUPPORTED.				
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.	Bad.	Average.								Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Antrim	Males...	1	1					1		1				1									1		1		1						
Barry	Females...	1	1							1				1												1		1					
	Males...	1	1							1				1													1		1				
Cass	Females...	1	1							1				1													1		1				
	Males...	1	1							1				1													1		1				
Clinton	Females...	1	1							1				1													1		1				
	Males...	1	1							1				1													1		1				
Genesee	Females...	1	1							1				1													1		1				
	Males...	1	1							1				1													1		1				
Hillsdale	Females...	1	1							1				1													1		1				
	Males...	1	1							1				1													1		1				

* Includes those of whom it is not known whether or not they have been inmates of any institution.

a "Parents and County."

STATISTICAL INFORMATION RELATIVE TO THE

TABLE XIX.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	Unknown.*	PLACE OF ABODE.			HOW SUPPORTED.			
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.								Bad.	Average.	Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By County.	By Themselves.	By County.	Unknown.
Jackson	Males	1	1							1	1										1	1	1	1	1					
	Females																													
Kent	Males	2	2				2	2			1	1									2		1	2						
	Females																													
Tuscola	Males	2	2				2	2			2	2									1			2	2					
	Females																													
State.	Males	6	3			3	5	1			5	7		1	5	1		1	1	4	7	1	3	3	2	5	7	1		
	Females	8	8			5	7	1			7	1			7	1				7			3	5	2	5	7	1		
	Totals	14	6			8	12	2		13	1	1		2	12	2		1	1	11	1	6	8	12	8	12	1		1	

* Includes those of whom it is not known whether or not they have been inmates of any institution.

TABLE XX.

Showing, so far as reported, by sex, the ages of the partially Deaf and Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in years and periods of years, and the time in years and periods of years those represented in each period of age have been so afflicted, with totals by sex, for the year 1873.

AGES IN YEARS AND PERIODS OF YEARS.	Sex Stated.	No. of each Sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.															
			—.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	Life.*
3 to 4	Males	1					1											1
	Females																	
4 to 5	Males																	
	Females																	
5 to 10	Males	2							2									
	Females																	
10 to 15	Males																	
	Females	2							1	1								1
15 to 20	Males	2									2							1
	Females	1							1									
20 to 30	Males	1										1						1
	Females	3								1	1	1						
30 to 40	Males																	
	Females	1											1					1
40 to 50	Males																	
	Females	1											1					
All Ages	Males	6					1		2		2	1						3
	Females	8							2	2	1	1	2					2
	Totals	14					1		4	2	3	2	2					5

* Includes those reported "life," and those whose age and the time of their affliction correspond.

TABLE XXI.

Showing, so far as reported, by Counties and by Sex, the Number of partially Deaf and Dumb Persons in Michigan who have been under Medical Treatment for such Affliction, exclusive of those in Public Institutions for their care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.												Total No. Treated.	No. never Treated.	Unknown.		
		— $\frac{1}{2}$ —	$\frac{1}{2}$ to 1.	1 to 1 $\frac{1}{2}$.	1 $\frac{1}{2}$ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.				10 and over.	Indefinite.*
Antrim.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Barry.....	Males.....	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Cass.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Clinton.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Genesee.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Hillsdale.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Jackson.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Kent.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Tuscola.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	1	1	1	1	—
State.....	Males.....	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	1	5
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1	7	—
	Totals.....	—	—	1	—	—	—	—	—	—	—	—	—	—	1	2	12	—

* Includes those reported "several terms," "some time," etc.

TABLE XXII.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such partially Deaf and Dumb Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Antrim	Males	1							1							1
	Females															
Barry	Males	1						1							1	
	Females	1							1							1
Cass	Males	1							1							1
	Females	1							1							1
Clinton	Males	1						1							1	
	Females															
Genesee	Males	1						1							1	
	Females															
Hillsdale	Males	1						1							1	
	Females	1						1							1	
Jackson	Males															
	Females	1						1							1	
Kent	Males															
	Females	2						2							2	
Tuscola	Males															
	Females	2						2							2	
State	Males	6						4	2						4	2
	Females	8						6	2						6	2
	Totals	14						10	4						10	4

TABLE XXIII.

Showing, so far as reported, by Counties and by Sex, the Number of Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is Unknown whether they have been Inmates of such Institutions or not; and the Places of Abode and how Supported, with totals for the State for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been Inmates of Public Institutions within the State.	No. who have been Inmates of Public Institutions without the State.	No. who have never been Inmates of a Public Institution.	PLACE OF ABODE.		HOW SUPPORTED.				
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Good.	Poor.	Average.	Good.	Bad.	Average.							Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Barry	Males	1	21						1	1			1								1			1					
	Females																												
Huron	Males	2	2						2				2								2			2					
	Females																												
Kalamazoo	Males	1							1				1								1			1					
	Females																												
Kent	Males	1							1				1								1			1					
	Females																												
Keweenaw	Males	1	1						1				1								1			1					
	Females																												
Manistee	Males	1	1						1				1								1			1					
	Females																												
Oakland	Males	2	21						2				2								2			2					
	Females																												

TABLE XXIV.

Showing, so far as reported, by Sex, the Ages of the Dumb Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in years and periods of years, and the Time in years and periods of years those represented in each period of age have been so Afflicted, with Totals by Sex, for the year 1873.

AGES IN YEARS AND PERIODS OF YEARS.	Sex Stated.	No. of each sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.															Life.*
			—.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	
4 to 5....	Males....	1	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	1
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5 to 10....	Males....	2	—	—	—	—	—	—	2	—	—	—	—	—	—	—	—	2
	Females	a 1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—
10 to 15....	Males....	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1
	Females	3	—	—	—	—	—	—	—	3	—	—	—	—	—	—	—	3
15 to 20....	Males....	a 1	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	1
	Females	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—
20 to 30....	Males....	3	—	—	—	—	—	—	—	—	1	a 2	—	—	—	—	—	2
	Females	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—
30 to 40....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	a 1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
40 to 50....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
50 to 60....	Males....	1	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
All Ages..	Males....	9	—	—	1	—	—	1	2	1	2	2	—	—	—	—	—	7
	Females	7	1	—	—	—	—	—	1	5	—	—	—	—	—	—	—	8
Totals..		16	1	—	1	—	—	1	3	6	2	2	—	—	—	—	—	10

* Includes those reported "life," and those whose age and the time of their affliction correspond.

a One partially Dumb.

TABLE XXV.

Showing, so far as reported, by Counties, and by Sex, the Number of Dumb Persons in Michigan who have been under Medical Treatment for such Affliction, exclusive of those in Public Institutions for their Care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.												Total No. Treated.	No. never Treated.	Unknown.	
		—t.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.				10 and over.	Indefinite.*
Barry.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	a1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Huron.....	Males.....	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Kalamazoo.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Kent.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Keweenaw.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manistee.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Oakland.....	Males.....	—	—	—	—	—	—	a1	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	1	—	2	—	—
Ottawa.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Saginaw.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	a1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Sanilac.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	b2	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shiawassee.....	Males.....	—	—	—	—	—	—	—	—	1	—	—	—	—	1	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
St. Clair.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Washtenaw.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State.....	Males.....	—	—	1	—	—	—	—	—	1	—	—	—	—	2	6	1
	Females.....	—	—	—	—	—	—	1	—	—	—	—	1	—	2	4	1
	Totals ..	—	—	1	—	—	—	1	—	—	1	—	—	1	4	10	2

* Includes those reported "several terms," "some time," etc.

a Partially dumb.

b One partially dumb.

TABLE XXVI.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such Dumb Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with totals for the State, for the year 1873.

COUNTIES AND STATE	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Barry.....	Males.....	a 1							1							1
	Females.....															
Huron.....	Males.....	2						2							2	
	Females.....															
Kalamazoo.....	Males.....															
	Females.....	1						1							1	
Kent.....	Males.....															
	Females.....	1						1							1	
Keweenaw.....	Males.....															
	Females.....	1							1							1
Manistee.....	Males.....	1							1							1
	Females.....															
Oakland.....	Males.....															
	Females.....	b 2						2							2	
Ottawa.....	Males.....															
	Females.....	1							1							1
Saginaw.....	Males.....															
	Females.....	a 1						1							1	
Sanilac.....	Males.....	2	1						a 1						1	a 1
	Females.....															
Shiawassee.....	Males.....	1							1							1
	Females.....															
St. Clair.....	Males.....	1				1										1
	Females.....															
Washtenaw.....	Males.....	1	1												1	
	Females.....															
State.....	Males.....	9	2			1		2	4						4	5
	Females.....	7						5	2						5	2
	Totals.....	16	2			1		7	6						9	7

a Partially dumb.

b One partially dumb.

TABLE XXVII.

Showing, so far as reported, by Counties, and by sex, the Number of Blind Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is unknown whether they have been Inmates of such Institutions or not, and the Places of Abode and how Supported; with Totals for the State, for the year 1875.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITION.				MENTAL CONDITION.			HEALTH.			HABITS.			No. who have Relatives liable for their Support.	No. who have no Relatives liable for their Support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been Inmates of Public Institutions within the State.	No. who have been Inmates of Public Institutions without the State.	No. who have never been Inmates of a Public Institution.	PLACE OF ABODE.				HOW SUPPORTED.			
		Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Bad.	Average.	Unknown.							Private Family.	County House.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Barry	Males	5	1	2	1	2	5	1	1	1	4	1	1	1	8	1	1	2		8	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		1	1	1	1	1	1	1	1	1
Bay	Males	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			2	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1
Branch	Males	7	8	4	1	2	7	2	1	1	7	2	1	1	8	4	1			7	2	7	2	2	2	4	1	1
	Females	2	1	1	1	1	2	1	1	1	2	1	1	1	1	1	1			2	1	2	1	1	1	1	1	1
Cass	Males	8	1	2	1	1	8	1	1	1	1	1	1	1	1	1	1			8	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1
Charlevoix	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1
Clinton	Males	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1
	Females	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			1	1	1	1	1	1	1	1	1

* Includes those of whom it is not known whether or not they have been inmates of any Institution.
 a "Flint Asylum."
 b Includes one supported by "himself and son jointly."

TABLE XXVII.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.				HABITS.				No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	PLACE OF ABODE.			HOW SUPPORTED.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Good.	Poor.	Average.	Good.	Bad.	Average.	Unknown.	Private Family.							County House.	Unknown.	By Individuals.	By County.	By Themselves.	By Individuals and County.	Unknown.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Eaton	Males..... Females.....	2	1	1			1	2		2			2			1			2			2	1				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

STATISTICAL INFORMATION RELATIVE TO THE

TABLE XXVII.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	PLACE OF ABODE.			HOW SUPPORTED.						
		Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.							Bad.	Average.	Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By County.	By Themselves.	By Individuals and County.
		Total Number.																													
Shiawassee.	Males.	1	1			1		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
	Females.	2	2			2		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					
St. Clair.	Males.	1				1		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
	Females.	2	2			2		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					
St. Joseph.	Males.	5	1	2	1	5		3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3					
	Females.	5	1	2	2	5		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4					
Tuscola.	Males.	1				1		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
	Females.																														
Van Buren.	Males.	2	1			2		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					
	Females.	2	1			2		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2					
Washtenaw.	Males.																														
	Females.	1				1		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1					
State.	Males.	78	14	21	3	40	65	2	11	62	14	2	66	1	3	8	8	8	8	8	8	8	8	8	8	8					
	Females.	40	6	20	4	10	32	2	6	28	11	1	35		5	5	4	4	4	4	4	4	4	4	4	4					
	Totals.	118	20	41	7	50	97	4	17	90	25	1	101	1	3	13	12	12	12	12	12	12	12	12	12	12					

* Includes those of whom it is not known whether or not they have been inmates of any institution.
 † Assisted by the "Town of Clay."
 ‡ "Blind and nearly deaf."

TABLE XXVIII.

Showing, so far as reported, by Sex, the Ages of the Blind Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in years and periods of years, and the Time in years and periods of years those represented in each period of age have been so Afflicted, with Totals by Sex, for the year 1873.

AGES IN YEARS AND PERIODS OF YEARS.	Sex Stated.	No. of each Sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.																
			—1.	1 to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	Life.*
3 to 4.....	Males.....	1					1												1
	Females.....																		
4 to 5.....	Males.....	1						1											1
	Females.....																		
5 to 10.....	Males.....	1							1										1
	Females.....	2				1			1										1
10 to 15.....	Males.....																		
	Females.....	2								2									2
15 to 20.....	Males.....	1								1									
	Females.....																		
20 to 30.....	Males.....	7			1	1			3		1	1							
	Females.....	7				1			1		1	4							
30 to 40.....	Males.....	10							5	2	1	1	1						
	Females.....	4			1	1				1			1						
40 to 50.....	Males.....	21		1	1	1	1	2	3	8	6		1	2					
	Females.....	3							1	1			1						
50 to 60.....	Males.....	8			1	2	1	1	1			2							
	Females.....	5				1	1		2						1				1
60 to 70.....	Males.....	12			2			2	1	3	1	1	2						
	Females.....	7				1			1	2		3							
70 and over	Males.....	16				1	2		4	6			1	1				1	
	Females.....	10				1	1		4	2		1	1						
All Ages.	Males.....	78		1	5	5	5	6	18	15	9	5	5	3				1	3
	Females.....	40			1	6	2		10	8	1	8	3		1				4
	Totals.....	118		1	6	11	7	6	28	23	10	13	8	3	1			1	7

* Includes those reported "life," and those whose age and the time of their affliction correspond.

a Includes one who is partially deaf.

TABLE XXIX.

Showing, so far as reported, by Counties and by Sex, the Number of Blind Persons in Michigan who have been under Medical Treatment for their Blindness, exclusive of those in Public Institutions for their care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.														Total No. Treated.	No. never Treated.	Unknown.
		—1.	1 to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.*			
Barry	Males					2				1					1	4	1	
	Females																1	
Bay	Males														1	1	1	
	Females																	
Branch	Males					1										1		6
	Females	1														1		1
Cass	Males			1												1	2	
	Females																1	
Charlevoix	Males																1	
	Females																	
Clinton	Males																1	
	Females																	
Eaton	Males			2												2		
	Females																	
Gratiot	Males					1										1		1
	Females																1	
Hillsdale	Males		1	1								1				3	1	
	Females																5	
Houghton	Males			1		2										3		5
	Females																	
Ingham	Males																1	
	Females																1	
Ionia	Males	1														1	1	
	Females																	
Iosco	Males							1								1		
	Females																	
Isabella	Males														2	2		
	Females	1														1	1	1
Jackson	Males		1	1											1	3	2	1
	Females																	
Kalamazoo	Males																	1
	Females																1	1
Kent	Males				1	1	1									3		
	Females																	

* Includes those reported "several terms," "some time," etc.

TABLE XXIX.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		— $\frac{1}{2}$.	$\frac{1}{2}$ to 1.	1 to 1 $\frac{1}{2}$.	1 $\frac{1}{2}$ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.*		
Lapeer	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1	—
Leelanaw	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1	—
Lenawee	Males	—	—	—	—	—	—	—	—	1	—	—	—	—	—	1	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Macomb	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	1	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Montcalm	Males	—	—	—	—	—	—	—	—	—	1	—	—	—	—	1	1
	Females	—	—	—	—	—	—	—	—	1	—	—	—	—	—	1	—
Newaygo	Males	1	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1	—
Oakland	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females	—	1	—	1	—	—	—	—	—	—	—	—	—	—	2	1
Oceana	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
Ottawa	Males	—	—	—	—	1	1	—	—	—	—	—	—	—	—	2	4
	Females	—	—	—	—	1	—	—	—	—	—	—	—	—	—	1	—
Saginaw	Males	—	1	—	—	1	—	—	—	—	—	—	—	1	—	8	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Sanilac	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Shiawassee	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
St. Clair	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
St. Joseph	Males	—	—	1	—	—	—	1	—	—	—	—	—	—	—	2	8
	Females	—	—	—	—	—	1	—	1	—	—	—	—	—	—	2	3
Tuscola	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	a 1
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Van Buren	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	1
Washtenaw	Males	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
State	Males	2	3	7	1	9	2	2	—	2	1	1	—	1	5	36	26
	Females	3	1	—	1	1	2	—	1	1	—	—	—	1	2	12	22
	Totals	5	4	7	2	10	4	2	1	3	1	1	—	1	7	48	23

* Includes those reported "several terms," "some time," etc.
 a "Nearly deaf."

STATISTICAL INFORMATION RELATIVE TO THE

TABLE XXX.

Showing, so far as reported, by Counties and by Sex, the Number of Blind Persons in Michigan who have been inmates of Public Institutions for their Care and Education, exclusive of those who were inmates of such Institutions at the time of taking the information, and the Time, in years, they have been inmates, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	TIME, IN YEARS, INMATES OF PUBLIC INSTITUTIONS.													
			1	1 to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.
Barry.....	Males.....	2								1						1
	Females.....															
Branch.....	Males.....															
	Females.....	1	a	1												
Clinton.....	Males.....	1	1													
	Females.....															
Hillsdale.....	Males.....															
	Females.....	1							1							
Ionia.....	Males.....	1	1													
	Females.....															
Isabella.....	Males.....	1					1									
	Females.....															
Jackson.....	Males.....	1		1												
	Females.....															
Kalamazoo.....	Males.....															
	Females.....	1										1				
Kent.....	Males.....	1						1								
	Females.....															
Oakland.....	Males.....	8					a	1					a	1		1
	Females.....	1	1													
Ottawa.....	Males.....	2			1			1								
	Females.....															
Shiawassee.....	Males.....															
	Females.....	1														1
Van Buren.....	Males.....															
	Females.....	1					1									
Washtenaw.....	Males.....															
	Females.....	1								1						
State.....	Males.....	12	2	1	1		2	2		1			1			3
	Females.....	7	2				1		1	1		1				1
	Totals.....	19	4	1	1		3	2	1	2		1	1			3

a Partially blind.

TABLE XXXI.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such Blind Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Barry.....	Males.....	5		3	2					2	2					1
	Females.....	1							1							1
Bay.....	Males.....	2							2							2
	Females.....															
Branch.....	Males.....	7			2	1	2		2			2			5	
	Females.....	2							2						2	
Cass.....	Males.....	3	1			1	1					1	1		1	
	Females.....	1					1					1				
Charlevoix.....	Males.....	1	1							1						
	Females.....															
Clinton.....	Males.....	1						1							1	
	Females.....															
Eaton.....	Males.....	2				2									2	
	Females.....															
Gratiot.....	Males.....	2						2							2	
	Females.....	1	1												1	
Hillsdale.....	Males.....	4		1				3							4	
	Females.....	5			1		1	3							5	
Houghton.....	Males.....	8							8							8
	Females.....															
Ingham.....	Males.....	1				1									1	
	Females.....	1						1							1	
Ionia.....	Males.....	2		1				1				1			1	
	Females.....															
Iosco.....	Males.....	1	1												1	
	Females.....															
Isabella.....	Males.....	2	1						1						1	1
	Females.....	3	2					1		1					2	
Jackson.....	Males.....	6		1					5	1					5	
	Females.....															
Kalamazoo.....	Males.....	1						1							1	
	Females.....	2						2							2	
Kent.....	Males.....	3				1		1	1			1			1	1
	Females.....															

a \$15,000.

TABLE XXXI.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	VALUE OF ESTATES.						VALUE OF INCOMES.								
		Total Number.	Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.	Unknown.	No Estates.	Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.	Unknown.	No Incomes.
Lapeer	Males.....															
	Females.....	1	1													1
Leelanaw	Males.....															
	Females.....	1		1											1	
Lenawee	Males.....	1		1						1						
	Females.....															
Macomb	Males.....															
	Females.....	1	1													1
Montcalm	Males.....	2	1					1							2	
	Females.....	1			1										1	
Newaygo	Males.....	1							1							1
	Females.....	1		1												1
Oakland	Males.....	2	1					1							2	
	Females.....	3		1				2							2	1
Oceana	Males.....															
	Females.....	2	1					1							2	
Ottawa	Males.....	6		2					4		2					4
	Females.....	1							1							1
Saginaw	Males.....	8							8						1	2
	Females.....	1							1						1	
Sanilac	Males.....	2							2							2
	Females.....															
Shiawassee	Males.....	1		1												1
	Females.....	2							2							2
St. Clair	Males.....	1							1							1
	Females.....	2			1				1		1					1
St. Joseph	Males.....	5	2			1		2			1				4	
	Females.....	5				1		4							5	
Tuscola	Males.....	a 1						1							1	
	Females.....															
Van Buren	Males.....	2	1						1						1	1
	Females.....	2						1	1						1	1
Washtenaw	Males.....															
	Females.....	1		1											1	
State.....	Males.....	78	9	10	4	7	3	14	31	5	5	5	1		37	25
	Females.....	40	6	4	8	1	2	15	9	1	1	1			27	10
	Totals	118	15	14	7	8	5	29	40	6	6	6	1		64	35

a Partially deaf.

TABLE XXXII.

Showing, so far as reported, by Counties and by Sex, the Number of partially Blind Persons in Michigan, exclusive of those in Public Institutions for their Care and Education; the Social and Mental Condition, Health, and Habits of each; the Number who have Relatives liable for their Support, the Number who have not, and the Number whose Relatives liable for their Support, if any, are Unknown; the Number who have been Inmates of Public Institutions for their Care and Education within the State, and of those who have been Inmates of such Institutions without the State; the Number who have never been Inmates of such Institutions, and the Number of whom it is Unknown whether they have been Inmates of such Institutions or not; and the Places of Abode and how Supported, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	Total Number.	SOCIAL CONDITION.				MENTAL CONDITION.				HEALTH.				HABITS.				No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are Unknown.	No. who have been Inmates of Public Institutions within the State.	No. who have been Inmates of Public Institutions without the State.	No. who have never been In- mates of a Public Institution.	Unknown.*	PLACE OF ABODE.			HOW SUPPORTED.					
			Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Bad.	Average.	Unknown.	Good.	Poor.	Average.								Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By Individuals and County.	By Themselves.	By County.	Unknown.
Antrim.....	Males.....	1	1																	1														
	Females.....																																	
Barry.....	Males.....	2	1	1																														
	Females.....	2	1																															
Branch.....	Males.....	2	1	1																														
	Females.....	1	1																															
Cass.....	Males.....																																	
	Females.....	1																																
Clinton.....	Males.....																																	
	Females.....	1	1																															
Hillsdale.....	Males.....	1	1																															
	Females.....																																	

* Includes those of whom it is not known whether or not they have been inmates of any institution.

a "Nearly blind, and deaf."

b Assisted by the county.

TABLE XXXII.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	SOCIAL CONDITIO N CONDITION					MENTAL CONDITION			HEALTH.			HABITS.			No. who have Relatives liable for their support.	No. who have no Relatives liable for their support.	No. whose Relatives liable for their support, if any, are unknown.	No. who have been inmates of Public Institutions within the State.	No. who have been inmates of Public Institutions without the State.	No. who have never been in- mates of a Public Institution.	PLACE OF ABODE.			HOW SUPPORTED.			
		Single.	Married.	Widowed.	Divorced.	Unknown.	Bright.	Idiotic.	Average.	Unknown.	Good.	Poor.	Average.	Unknown.	Good.							Bad.	Average.	Unknown.	Private Family.	County House.	Unknown.	By Individuals.	By County.	By Themselves.	Unknown.
Huron.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Ingham.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Ionia.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Jackson.....	Males.....	2	1	1	1	1	2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Macomb.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Manistee.....	Males.....	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	2	1	1	1	1	2	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Monroe.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Newaygo.....	Males.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
Oakland.....	Males.....	8	1	1	2	8	8	8	8	8	8	8	8	8	1	2	2	1	1	1	1	1	1	1	1			
	Females.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			

TABLE XXXIII.

Showing, so far as reported, by Sex, the ages of the partially Blind Persons in Michigan, exclusive of those in Public Institutions for their Care and Education, classified in periods of years, and the time in years and periods of years those represented in each period of age have been so afflicted, with Totals by Sex, for the year 1875.

AGES IN PERIODS OF YEARS.	Sex Stated.	No. of each Sex.	TIME AFFLICTED IN YEARS AND PERIODS OF YEARS.																
			— $\frac{1}{2}$.	$\frac{1}{2}$ to 1.	1 to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 and over.	Unknown.	Life.*
5 to 10....	Males....	1	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	1
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10 to 15....	Males....	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1
	Females...	1	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1
15 to 20....	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	1	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1
20 to 30....	Males....	8	—	—	—	—	—	—	1	—	—	2	—	—	—	—	—	—	2
	Females...	4	—	1	—	1	—	—	—	—	—	2	—	—	—	—	—	—	1
30 to 40....	Males....	5	—	—	—	1	1	1	1	—	—	—	1	—	—	—	—	—	1
	Females...	3	—	—	—	—	—	—	2	—	1	—	—	—	—	—	—	—	—
40 to 50....	Males....	4	1	—	—	—	—	1	—	2	—	—	—	—	—	—	—	—	—
	Females...	2	—	—	—	—	—	—	1	—	—	—	1	—	—	—	—	—	—
50 to 60....	Males....	2	—	—	—	—	—	—	1	1	—	—	—	—	—	—	—	—	—
	Females...	2	—	—	—	—	—	1	1	—	—	—	—	—	—	—	—	—	—
60 to 70....	Males....	4	—	—	—	—	—	—	4	—	—	—	—	—	—	—	—	—	—
	Females...	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
70 and over	Males....	8	—	—	1	1	—	—	—	1	—	—	—	—	—	—	—	—	—
	Females...	3	—	—	—	2	—	—	—	1	—	—	—	—	—	—	—	—	—
Unknown.	Males....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females...	1	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—
All Ages	Males....	23	1	—	1	2	1	2	8	5	—	2	1	—	—	—	—	—	5
	Females...	17	—	1	—	3	1	1	4	2	2	2	1	—	—	—	—	—	8
	Totals...	40	1	1	1	5	2	3	12	7	2	4	2	—	—	—	—	—	13

* Includes those reported "life," and those whose age and the time of their affliction correspond.

TABLE XXXIV.

Showing, so far as reported, by Counties and by Sex, the Number of partially Blind Persons in Michigan who have been under Medical Treatment for such Affliction, exclusive of those in Public Institutions for their care and Education, and the Time of the Continuance of such Treatment in years; the Number who have never been under Medical Treatment, and the Number of whom it is Unknown whether they have been under Treatment or not, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		—t.	½ to 1.	1 to 1½.	1½ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.	Indefinite.*		
Antrim.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Barry.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	a 2	—
	Females.....	—	1	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Branch.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females.....	—	—	1	—	—	—	—	—	—	—	—	—	—	—	1	—
Cass.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Clinton.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1	—
Hillsdale.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Huron.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	Females.....	—	—	—	—	1	—	—	—	—	—	—	—	—	—	1	—
Ingham.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Ionia.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Jackson.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
Macomb.....	Males.....	—	—	—	1	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manistee.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—
Monroe.....	Males.....	—	1	—	—	—	—	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
Newaygo.....	Males.....	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Oakland.....	Males.....	1	—	—	—	—	—	1	—	—	—	—	—	—	—	2	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Saginaw.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	b 1	—	1	—
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Sanilac.....	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

* Includes those reported "several terms," "some time," etc.

a Includes one deaf person, b "Since an infant."

TABLE XXXIV.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	TIME OF TREATMENT IN YEARS.													Total No. Treated.	No. never Treated.	Unknown.
		— $\frac{1}{2}$.	$\frac{1}{2}$ to 1.	1 to 1 $\frac{1}{2}$.	1 $\frac{1}{2}$ to 2.	2 to 3.	3 to 4.	4 to 5.	5 to 6.	6 to 7.	7 to 8.	8 to 9.	9 to 10.	10 and over.				Indefinite.*
St. Clair...	Males.....	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1	—
	Females....	1	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—
St. Joseph..	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	2	3	1
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	2	2	—
Van Buren..	Males.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2
	Females....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State	Males.....	1	1	1	1	1	1	2	—	—	—	—	—	—	3	9	12
	Females....	1	1	1	—	1	1	—	—	—	—	—	—	1	2	8	1
	Totals ..	2	2	1	1	1	2	2	—	—	—	—	—	1	5	17	20

* Includes those reported "several terms," "some time," etc.

TABLE XXXV.

Showing, so far as reported, by Counties and by Sex, the Value of the Estates and Incomes of such partially Blind Persons in Michigan as have Estates and Incomes, exclusive of those in Public Institutions for their Care and Education; the Number of those the Value of whose Estates and Incomes, if any, is Unknown, and the Number who have no Estates or Incomes, with Totals for the State, for the year 1873.

COUNTIES AND STATE.	Sex Stated.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
		Total Number.	Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.		Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
Antrim.....	Males.....														
	Females.....	1		1											1
Barry.....	Males.....	2						2							2
	Females.....	2		1			1							2	
Branch.....	Males.....	2		1		a 1					1			1	
	Females.....	1						1						1	
Cass.....	Males.....														
	Females.....	1						1							1
Clinton.....	Males.....														
	Females.....	1						1						1	
Hillsdale.....	Males.....	1					1				1				
	Females.....	1						1						1	
Huron.....	Males.....														
	Females.....	1						1						1	
Ingham.....	Males.....	1						1							1
	Females.....														
Ionia.....	Males.....														
	Females.....	1						1							1
Jackson.....	Males.....	2				2								2	
	Females.....	1						1						1	
Macomb.....	Males.....	1						1							1
	Females.....														
Manistee.....	Males.....	1		1							1				
	Females.....	2		2						2					
Monroe.....	Males.....	1					1						1		
	Females.....	1	1												1
Newaygo.....	Males.....	1	1												1
	Females.....														
Oakland.....	Males.....	3						2	1		b 1			2	
	Females.....														
Saginaw.....	Males.....														
	Females.....	1						1							1
Sanilac.....	Males.....	1	1												1
	Females.....														

a \$20,000.

b Pension of \$240.

TABLE XXXV.—CONTINUED.

COUNTIES AND STATE.	Sex Stated.	Total Number.	VALUE OF ESTATES.					Unknown.	No Estates.	VALUE OF INCOMES.					Unknown.	No Incomes.
			Under \$500.	\$500 to \$1,000.	\$1,000 to \$2,000.	\$2,000 to \$5,000.	\$5,000 and over.			Under \$100.	\$100 to \$200.	\$200 to \$500.	\$500 to \$1,000.	\$1,000 and over.		
St. Clair	Males.....	1	1	—	—	—	—	—	—	—	—	—	—	—	—	1
	Females.....	1	—	—	—	—	—	—	1	—	1	—	—	—	—	—
St. Joseph.....	Males.....	4	1	—	—	—	1	2	—	—	—	—	—	—	4	—
	Females.....	2	—	—	—	—	—	2	—	—	—	—	—	—	2	—
Van Buren.....	Males.....	2	—	—	—	—	—	—	2	—	—	—	—	—	—	2
	Females.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
State	Males.....	23	4	—	2	2	4	4	7	—	—	4	—	1	9	9
	Females.....	17	1	2	2	—	—	6	6	—	3	—	—	—	9	5
	Totals	40	5	2	4	2	4	10	13	—	3	4	—	1	18	14

TABLE XXXVI.

Showing, so far as reported, by Sex, the Occupations of the Insane, Deaf, Dumb and Blind Persons in Michigan, with Totals for the State, for the year 1873.

OCCUPATIONS.	INSANE.		DEAF.		PARTIALLY DEAF.		DEAF AND DUMB.		PARTIALLY DEAF AND DUMB.		DUMB.		BLIND.		PARTIALLY BLIND.	
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Artists.....			1				1									
Bead-makers.....													1	1		
Blacksmith.....													1			
Broom-maker.....													1			
Butcher.....					1											
Cabinet-makers.....							3									
Carpenters.....							1						1		1	
Carp'nt'rs & Joiners.....							1						1		1	
Carriage-maker.....													1			
Cooper.....					1											
Domestic.....							1									
Farmers.....			9		6		22	1			2		29	1	11	
Farmers' Daughters.....		1					2	2		1						1
Farmers' Sons.....							2				1					
Farmers' Wives.....		4		1		2		3						6		4
Filer.....							1									
Grocers.....			1		1											
Gunsmiths.....			1				1									
Hotel-keeper.....	1															
Housewives.....		5		2				9			1			7		3
Instructors.....				1		1	4									
Joiner.....			1													
Laborers.....	3				2		12		1				9	2	2	
Mason.....													1			
Mechanic.....													1			
Merchant.....			1													
Miller.....					1											
Miners.....													6			
Nurse.....								1								
Peddlers.....													4		1	
Preacher.....															1	
Retired.....					1											
Sawyer.....															1	
Seamstress.....								1								
Shoemaker.....							1									
Stationer.....							1									
Stone-cutter.....							1									
Students.....							1	1	1							
Tailoress.....				1												
Traveling Singer.....														1		
Unknown.....	2	5	2	5	2	5	13	24	3	4	2	5	14	18	4	8
No Occupation.....	2	8	1	3	1		5	8	1		4	1	8	4	1	1
All Occupations.....	8	23	17	13	16	8	71	51	6	8	9	7	78	40	23	17

STATISTICAL INFORMATION RELATIVE TO THE

EXHIBIT A.

Showing the Names, Sex, Ages, and Social and Mental Condition of Persons reported as being Afflicted with any of the Maladies included in this Abstract, of whom the Information seems to indicate that more than one in a Family are Afflicted in the same way or similarly, with the Kind and Duration of the Affliction of each, the Township or City and the County from which they are reported, and their respective Numbers as they appear in the Statements of the County Clerks.

Nos. in Reports.	NAME.	Sex.	Age in Years.	Social Condition.	NAME AND DEGREE OF THE MALADY WITH WHICH AFFLICTED.	Time, in Years, such Affliction has Continued.	Mental Condition.	TOWNSHIP OR CITY FROM WHICH REPORTED.	COUNTY FROM WHICH REPORTED.
1	Angeline Brotherton.....	F.	57	Single -	Deaf and Dumb.....	57	Smart.....	Assyria.....	Barry.
2	Hulda Brotherton.....	F.	45	Single -	Deaf and Dumb.....	48	Smart.....	Assyria.....	Barry.
8	Dilania Brotherton.....	F.	42	Single -	Nearly Deaf and Dumb..	32	Smart.....	Assyria.....	Barry.
4	William Brotherton.....	M.	84	Married	Nearly Blind and Deaf..	23	Smart.....	Assyria.....	Barry.
11	Augustus Eldred.....	M.	9	-----	Nearly Deaf and Dumb..	5	Bright.....	Johnstown.....	Barry.
12	Ida Jane Eldred.....	F.	7	-----	Deaf and Dumb.....	7	Smart.....	Johnstown.....	Barry.
9	Cara Nettie Pixley.....	F.	6	Single -	Deaf and Dumb.....	4	Bright.....	Bronson.....	Branch.
10	Isora Elmira Pixley.....	F.	20	Single -	Deaf and Dumb.....	18	Bright.....	Bronson.....	Branch.
7	Jeremiah Shumway.....	M.	32	Married	Deaf and Dumb.....	31	Bright.....	Dallas.....	Clinton.
8	Cla Shumway.....	F.	31	Married	Deaf and Dumb.....	81	Bright.....	Dallas.....	Clinton.
1	James Bradley.....	M.	45	Married	Deaf and Dumb.....	45	Bright.....	Clayton.....	Genesee.
2	Elizabeth Bradley.....	F.	44	Married	Deaf and Dumb.....	44	Bright.....	Clayton.....	Genesee.
14	W. L. M. Breg.....	M.	40	-----	Deaf and Dumb.....	40	Intelligent	City of Flint.....	Genesee.
15	Carrie F. Breg.....	F.	27	Married	Deaf and Dumb.....	26	Intelligent	City of Flint.....	Genesee.
16	Wm. Hickman Brennan.....	M.	28	-----	Deaf and Dumb.....	26	Intelligent	City of Flint.....	Genesee.
17	Emma J. Brennan.....	F.	18	-----	Nearly Deaf.....	16	Intelligent	City of Flint.....	Genesee.
9	M. Whitney.....	F.	14	Single -	Deaf and Dumb.....	5	Smart.....	Camden.....	Hillsdale.
10	Willie Whitney.....	M.	5	Single -	Deaf and Dumb.....	5	Smart.....	Camden.....	Hillsdale.
23	Sarepta Prouty.....	F.	83	Single -	Deaf and Dumb.....	83	Smart.....	Pittsford.....	Hillsdale.
28	Sylvina Prouty.....	F.	31	Single -	Deaf and Dumb.....	31	Smart.....	Pittsford.....	Hillsdale.

